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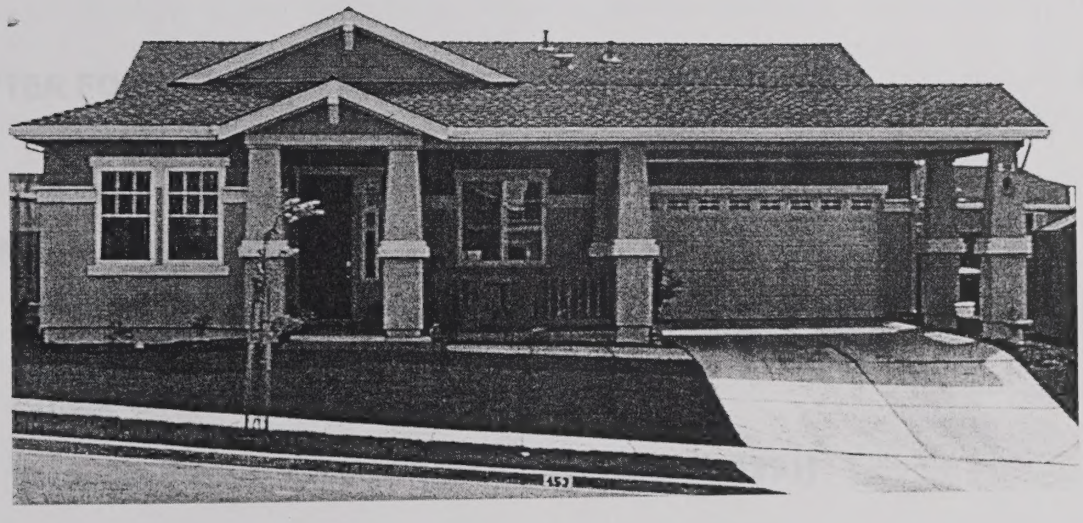
CITY OF OAKDALE

1992 HOUSING ELEMENT UPDATE



Prepared by the Planning Division
Community Development Department
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1992 HOUSING ELEMENT UPDATE

CITY OF OAKDALE
UPDATED HOUSING ELEMENT

1.0 Introduction to the Housing Element

The Housing Element is intended to guide residential development and preservation in a way that supports the overall economic and social values of the community. The residential character of a city is largely dependent on the type and quality of its residential neighborhoods and the dwelling units within them. This Housing Element is an official response to a continuing awareness of the need to provide housing for all economic segments of the community. It is also a legal requirement that housing policy be made part of the planning process. As such, this Housing Element establishes goals, policies, and programs that will assist City officials in daily decision-making; and includes an action program enabling the City to realize its housing goals. The time frame for this Housing Element is 1992-1997; though the policies and programs within will continue to be implemented beyond this timeframe.

1.1 State Policy and Authorization

The California State Legislature has declared the availability of housing and the early attainment of decent housing and a suitable living environment for every Californian family as the State's major housing goal. Recognizing that local planning programs play a significant role in the pursuit of this goal, and to assure that local planning effectively implements statewide housing policy, the Legislature has mandated that all cities and counties include a Housing Element in their adopted local general plans (Government Code Section 65302). Article 10.6 of the Government Code (Section 65580-65589.8) sets forth specific components to be contained in a community's Housing Element.

1.2 Organization of the Housing Element

The Housing Element guidelines require the inclusion of three basic components in this document:

1. An evaluation of community resources and constraints and the analysis of housing needs, indicating the capacity of existing housing supply to provide all economic segments of the community with safe and decent housing. This is provided and summarized in Chapter 3.

2. A housing program consisting of two parts: (a) establishing local housing goals, policies and priorities aimed at alleviating unmet need and (b) ways to remedy the housing problems identified. (Provided in Chapter 4.)

3. A five-year course of action which includes a specific description of what the locality intends to undertake to meet to goals, policies, and priorities. Provided in Chapter 4.

1.3 Relationship of the Housing Element to Other General Plan Elements

The General Plan is a long-range planning document and includes at minimum six other elements: land use, circulation, conservation, noise, open space, and safety. Each element must be internally consistent within the General Plan. The Housing Element is the only General Plan

element that is mandated by State law to be reviewed and updated every five years by a State agency. The Department of Housing and Community Development (HCD) reviews each community's Housing Element to determine if it complies with Article 10.6 of the State Government Code.

1.4 Overview of the City's Housing and General Plan Update Program

The City initiated a program to update its General Plan in early 1991. Since that time the City and its consultants assembled background information to assist in the development of Study Papers on various topics including housing. The program schedule called for a DEIR, which was released in December of 1992. The City of Oakdale 2015 General Plan was adopted January 1994.

The States review of this updated Housing Element centers on the initial five (5) year update of policy and actions program. The State's response and comments have been added to this updated document and will serve to facilitate the City's program development of a 5- year plus plan integrating housing issues over the course of this housing element.. The City has completed its update based upon the January 1994 adopted General Plan, and comments from HCD.

1.5 Public Participation

Public participation is an important part of the City's Housing Element update process. During the preparation of the Preliminary Draft 1992 Housing Element, City planning staff met with individuals and organizations in the community for their input on the housing needs of residents in Oakdale. In addition the City Council and Planning Commission conducted over five hearings. This input was incorporated into this Preliminary Draft Housing Element.

Copies of the Preliminary Draft Housing Element and Technical Appendix were sent to HCD, community agencies and organizations for comments, and were made available to the public at several locations throughout the City. The comments received *were* incorporated into the City's Draft Updated General Plan and Technical Appendix prior to the formal hearings and review, held in early 1993.

Following the State's review of the Preliminary Draft Housing Element, City Planning Staff made the necessary revisions in consultation with the Planning Commission and City Council before public hearings are were held on the Element, as part of the General Plan adoption.

In accordance with State law, the City of Oakdale has held the following formal public hearings for this updated document:

Planning Commission	March 7, 2001
City Council	March 19, 2001

Once the public hearings and related review is completed, the City Council will formally adopt the Updated Housing Element, and the document will be forwarded to the State for their records.

2.0 Evaluation of the 1984 Housing Element

2.1 Introduction and Background

The 1984 Housing Element was adopted by City Council Resolution 84-40 on May 21, 1984. State Housing Element Guidelines (Government Code Section 65588) require that communities evaluate their previous Housing Element and its Five-year Action Plan Program according to the following criteria:

- Results of previous element's goals, quantified objectives, policies and programs.
- Differences between what was projected and what was achieved.
- Lessons learned which would be incorporated into the new update.

This evaluation where possible and appropriate will cover more than just the period between 1984 through 1989; additional information and data will be provided through January 1, 1992.

2.2 Evaluation of 1984 Housing Element

This section evaluates the achievements of the City's goals, programs and objectives which were adopted as part of the 1984 Housing Element. There are many factors which can affect the ability of the City in meeting the expectations that were originally adopted in the Element. The goals and programs of that Housing Element have been evaluated in light of what the City has done or what other agencies or groups have completed during 1984-1989 as well as updates through the end of 1992. Other factors affecting the success of the Element include the effects of the economy in general, and the decreasing availability of state and federal funding.

Overall the goals, policies and programs in the current Housing Element has assisted in providing housing opportunities, as well as meeting a diversity of housing needs. Of the 801 new units built within the City of Oakdale, between 1984 and 1989, 69-percent were single-family detached structures and 31-percent multi-family. Through January 1992, a total of 1,196 units were built, 78-percent were single-family detached and 22-percent multi-family.

Discussion of progress relating to the goals of the 1984 Housing Element

Goal #1 Opportunity for the construction of replacements for existing and projected low- and moderate-income dilapidated houses.

ANALYSIS OF THE OBJECTIVES RELATING TO GOAL #1

Objective 1A

As of July, 1980, the City has assisted low- and moderate-income households to gain access to financial resources necessary to construct or purchase homes within their economic means.

Past Progress:
This objectives relationship to Goal 1 focuses on housing that is at risk and needing replacement. The City has not initiated an active program for replacement of dilapidated units with and for qualified low- and moderate-income residents.

A CDBG rehabilitation grant was successfully received in 1986. The target was to preserve or retain 30 units. The program was successful in assisting in the rehabilitation of 20 units. It was unfortunate but monies actually had to be returned due to lack of willing participants.

Between 1984 and 1992, 32 single-family and 9 multi-family units were demolished. All of these units were replaced with new construction, however no assurance or tracking as to the replacement units affordability was kept. Many of the units were on substandard 25-foot lots which were replaced in association with merging several such lots and their replacement with multi-family units.

Appropriateness of Objective:
The City has completed a comprehensive housing quality survey in March of 1992. The results of this survey were that out of 4,763 units, only 25 potentially qualify for classification as dilapidated and 18 in the major substandard category needing rehabilitation to avoid being a risk prior to 1997.

Effectiveness in Attaining Objective:
The City's rehabilitation program was very successful. However, the City has not been successful in facilitating low- and moderate-income households in acquiring financing for new home purchase or replacement. Other competing objectives and limited resources have taken precedence.

Future Prospects:
The recent housing quality survey identifies a very limited number of units at risk in the City. Only 25 units were identified as dilapidated. Additionally, only 18 units were classified as needing major rehabilitation and considered at risk, about 200 additional units may be at risk without proper maintenance through the year 2012. Very few units have fundamental roof and foundation problems.

Objective 1B
The City has revised City Zoning and Subdivision Ordinances as deemed appropriate to lower housing costs.

Past Progress:
In 1988, the City completely redrafted its Zoning Code. Since that time numerous other amendments have also occurred including the following results:

a. Permitting duplex units on single-family residential lots over 8,000 square feet in size.
b. Less restrictive granny flat unit provisions than the State Code. The City has no age limitations.
c. Increased the densities in residential zoning districts possible by Use Permit or through the application of a Planned Development Rezone (PD process).
d. Permit application for multi-family units in commercially zoned areas.
e. Through the PD process density bonuses are possible per State Code requirements. In addition, for senior projects bonuses of over 100-percent are attainable.

A clear understanding of what standards and provisions are truly necessary and familiarity with their relationship to housing costs should be an ongoing goal.

Effectiveness in Attaining Objective:
The results of the ordinance amendments are an increase in multi-family and PD development approvals, but less than expected constructed. The City believes that due to the 1986 Tax Reform Act multi-family housing development has been discouraged. Between 1984 and 1986 196 multi-family units were built in contrast between 1987 and 1992 only 41 units.

Future Prospects:
The City has been updating its Subdivision Code provisions; completion has been deferred until completion of the City's current General Plan Update Program to ensure appropriate policy changes will also be reflected. (See overview in Section 1.2 page 2.) (Subsequently Completed.)

ANALYSIS OF IMPLEMENTATION MEASURES RELATING TO GOAL #1

Implementation 1A-1
Through the publication and adoption of this Element the City will publicize the availability of programs to provide low-interest rate home loans for construction, purchase, rehabilitation or modification of housing units, or for refinancing existing loans.

Past Progress:
The City has made available copies of available active programs at the local library, City Hall and Community Development Department.

Twenty (20) units were rehabilitated in 1987 per an active CDBG City Rehabilitation Program.

Implementation 1B-1
The City is permitting the creation and development of flag lots, where feasible, for the purpose of infilling on otherwise undevelopable bypassed parcels of land.

Past Progress:
The City has continued to approve flag-lot developments, however applicants are required to go through an easy to acquire variance process in order to accomplish such development. Approximately eight flag-lot development proposals have been approved with half of them having been constructed. Developed properties are at higher densities than traditional R-1 lots.

Implementation 1B-2
In those areas determined to be available for annexation in the near future, the City has identified areas considered appropriate for low-, medium- and high-density residential development.

Past Progress:
Since the 1984 Housing Element (between 1984 - 1989) the City has grown by over 25-percent in area and increased in population by over 20-percent. Increase in number of single-family units built versus demolition, was 914 units. Multi-family units increased by 291. In addition, over 500 single-family and 300 multi-family units or lots have been approved and although undeveloped as of January

family and 300 multi-family units or lots have been approved and although undeveloped as of January 1992. Two senior projects account for 150 of the multi-family units, have been approved but not yet built (this does not include the City's 80 senior unit redevelopment project at Old Stockton Road).

Implementation 1B-3
The City is encouraging the greater use of alternate building materials and methods of construction, as permitted by the Uniform Building Code and State law.

Past Progress:
The City has established an appeals body to review requests or appeals regarding the Uniform Building Code.

Implementation 1B-4
The City will encourage new housing to locate in areas already provided with public facilities and services before expanding into unserviced areas.

Past Progress:
The City has continued to direct development towards areas where existing facilities are available. In 1988, the City clarified its provisions regarding 5,000 square foot lots which were further clarified in 1991. Most of these lots were created based on the City's merger ordinance regarding 25-foot lots. The results of these provisions are that it encourages infill development in the older part of the City which is often designated R-2 (Duplex Residential) zoning which does permit a mixture of single-family, duplex and multi-family development.

GOAL #2 To provide opportunities for the rehabilitation of deteriorating housing units or to construct room additions on homes of inadequate size, and to take direct action to halt the decline of deteriorating neighborhoods.

ANALYSIS OF THE OBJECTIVES RELATING TO GOAL #2

Objective 2A
The City will assist low- and moderate-income households to gain access to financial resources necessary for home rehabilitation or for the construction of room additions.

Past Progress:
A CDBG rehabilitation grant was successfully received in 1986. The target was to preserve or retain 30 units. The program was successful in assisting in the rehabilitation of 20 units. It was unfortunate but monies actually had to be returned due to lack of continued participants.

Appropriateness and Effectiveness in Attaining Objective:
See same section under Objective 1A.

Objective 2B
The City will continue to attempt to obtain federal and/or state grant funds or loans to construct needed public facilities.

Past Progress:
The City has not made application for facility replacement or expansion grants and loans. However, the City has used development fees and bond sales to finance upgrades in facilities and coordinated facility extensions to facilitate development and maintenance of its system. Improvements have opened up significant areas for housing development. Most notable are the G and J Street corridors in the southeast area of the City.

Appropriateness of Objective:
Acquisition of outside funding or loans for facility rehabilitation can be a lower cost strategy for maintaining neighborhoods at risk. Often improvements to facilities and infrastructure can energize neighborhood efforts towards maintenance or reinvestment. Per results of the housing quality survey Oakdale does not have neighborhoods which are at significant risk during the next five years. Utility infrastructure replacement and street repair are needed in various areas. The central problem facing the City today is the drop off in revenues and deferred maintenance related to roads, water and sewer lines. The uncertainty of the States continued shifting of revenues and responsibilities frustrates long-term financing strategies without expecting new development carrying a heavier burden.

Effectiveness in Attaining Objective:
Improvements have been made to the sewerage treatment plant which improves the efficiency of its treatment and lowers energy costs. Additional treatment pond area is available to facilitate expanded treatment.

Three additional wells have been brought on line since 1984, as well as further linkage of the City's positive storm drain system.

The City has facilitated the creation of two facility districts which used bond revenue to extend two major collectors (G and J Streets), install sewer and water lines and drainage facilities which have opened up over 300 acres for development.

Future Prospects:
The City is currently undertaking a major update of its General Plan. Part of the program includes development of a Public Facilities Plan and Public Facilities Strategic Financing Plan. The result of this process is intended to prioritize needs and strategize for facilities to accommodate growth and local housing needs.

ANALYSIS OF IMPLEMENTATION MEASURES RELATING TO GOAL #2

Implementation 2A-1
Publication and adoption of this Element the City will publicize the availability of programs to provide low-interest rate home loans for construction, purchase, rehabilitation or modification of housing units, or for refinancing existing loans.

Past Progress:
The City has made available copies of the listed housing programs available at the City library, City Hall and Community Development Department. Fewer and fewer programs are available.

Implementation 2A-2

On November 21, 1983, the City adopted a Redevelopment Plan affecting over 200 residences, plus a major portion of commercial and industrial development.

Past Progress:
The City has used the redevelopment process to rehabilitate infrastructure in a portion of its Commercial and Industrial area. Housing set-aside monies have been used to facilitate the purchase of a site and currently under construction of 80 senior housing units. A portion of these units will be set-aside for low-income seniors.

Implementation 2B-1
The City has applied to the U.S. Department of Housing and Urban Development for Community Development Block Grant (CDBG) funds to construct the public facilities. The application was rejected. Resubmittal is anticipated for April/May, 1984. At least 30 residences will be directly affected. One-half of the program will provide either a 3-percent loan, deferred loan, or a grant for rehabilitation purposes. The other half will be devoted to "housing support" (paving, water lines, sewer development).

Past Progress:
The City did undertake a rehabilitation program in 1987 (20 units were rehabilitated). None of the funds were used for housing support activities such as street paving.

Implementation 2B-2
Conditional upon the approval and successful completion of Action 2B-1, the City will apply for CDBG funds to construct additional needed public facilities in following years.

Past Progress:
Though the City was successful in meeting Objective 2B-1, the City has been unsuccessful in obtaining additional funding beyond CDBG monies for a commercial project and a jobs related revolving loan fund.

Implementation 2B-3
The City will review programs available through other federal and state granting agencies to determine if alternative sources of funding for public facilities may be more feasible to pursue.

Past Progress:
Most state and federal funding mechanisms have consistently provided fewer and fewer resources. Local community characteristics also limit the City's ability to qualify or compete for most programs which would assist this objective.

Implementation 2B-4
The City has adopted by reference the draft Citizen Participation Plan (July 1977) prepared by the Stanislaus County Department of Planning and Community Development and implement the recommendations contained therein in conjunction with state or federal housing grant applications.

Past Progress:
The City has met this objective.

Implementation 2C-1

The City will maintain nuisance ordinances and provide administrative and legal support to prevent residents from contributing to deterioration of homes or blighting of the neighborhood in general.

Past Progress:
The City has continued to enforce ordinances provisions related to fire risk and litter, as well as provided annual litter clean-up program.

Implementation 2C-2
The City will continue community-sponsored improvement programs, or clean-up programs to remove nuisances and improve property maintenance.

Past Progress:
The City has continued to enforce ordinances provisions related to fire risk and litter, as well as provided annual litter clean-up program.

GOAL #3 To provide the opportunity for low- and moderate-income households in the Oakdale Area to obtain rental housing which is priced within their economic means.

ANALYSIS OF THE OBJECTIVES RELATING TO GOAL #3

Objective 3A
The City has revised the City Zoning and Subdivision Ordinances as deemed appropriate to encourage the development of new rental units. The result has been to increase form six to ten units per acre in Planned Developments.

Past Progress:
The City's PD process also has been adjusted to permit up to 28 units per acre even for non-qualified affordable residential units.

Also see response to Objective 1B, "Past Progress".

Appropriateness and Effectiveness in Attaining Objective and Future Prospects:

See Objective 1B response.

ANALYSIS OF IMPLEMENTATION MEASURES RELATING TO GOAL #3

Implementation 3A-1
The City is permitting the creation and development of flag lots, where feasible, for the purpose of infilling or otherwise undeveloped bypassed parcels of land.

Past Progress:
The City has continued to approve flag-lot developments, however applicants are required to go through a variance process in order to accomplish such development. Approximately eight flag-lot

development proposals have been approved with half of them having been constructed. In addition the PD process has been used to also accommodate infill and bypassed parcels.

Implementation 3A-2
In those areas determined to be available for annexation in the near future, the City has identified areas considered appropriate for low-, medium- and high-density residential development.

Past Progress:
See Objective 1B-2 response.

Implementation 3A-3
The City is encouraging the greater use of alternate building materials and methods of construction, as permitted by the Uniform Building Code and State law.

Past Progress:
The City has established an appeals body to review requests or appeals regarding the Uniform Building Code.

Implementation 3A-4
The City will encourage new housing to locate in areas already provided with public facilities and services before expanding into unserviced areas.

Past Progress:
See Past Progress discussion under Implementation 1B-4.

GOAL #4 To provide and maintain essential public services for Oakdale residences at reasonable costs.

ANALYSIS OF THE OBJECTIVES RELATING TO GOAL #4

Objective 4A
The City is reviewing the condition of City services, the service capacities to accommodate expected new growth, and the fee schedules applied to new development. There are no recommended actions at this time, but it is expected that the public services review may generate recommendations.

Past Progress:
The City has developed and adopted a full range of development fees for capital facilities. The fees were developed to ensure new development was not at the expense of existing development and its ongoing replacement needs.

Appropriateness of Objective:
This continues to be an important objective. Adequate services and facilities promotes the maintenance and quality of life of the City. A cost usually not recognized in housing affordability are long-term service costs.

Effectiveness in Attaining Objective:
Despite the implementation of Capital Facilities Development fees, the revenue has not kept up with the costs.

Future Prospects:
As part of the City's current General Plan Update Program, an update of the City's Public Facilities Plans and development of a Public Facilities Strategic Financing Plan will also be developed. One of the Financing Plans objectives will be the recognition that facilities need to keep ahead of demand.

GOAL #5 To provide opportunities for the development of market-rate housing in Oakdale.

ANALYSIS OF THE OBJECTIVES RELATING TO GOAL #5

Objective 5A
To maintain on an ongoing basis, a sufficient inventory of developable land to accommodate the need for new units of this element.

Past Progress:
A review of Table IV-1 illustrates that the City has maintained and continues to maintain an inventory of land for residential development adequate for five years of growth.

Also see Objective 1B-2 response.

Appropriateness of Objective:
This objective is important due to the effect limited land availability has on housing prices and opportunities for additional housing.

Effectiveness in Attaining Objective:
The City has been very successful at meeting this objective. The only imbalance may be that land availability tends to be dominantly towards the southeast.

Future Prospects:
Local home building since 1984 has primarily been oriented to demand by Bay Area workers and retirees for single-family homes. The City's strategy has been for passive encouragement and incentives to accommodate affordable housing. The influx of out-of-region new residents has tended to increase the cost of housing.

Table I-8 illustrates the City's tentative study considerations towards expanding its General Plan boundaries. The heading titled "Primary Study Boundary Area" is the tentative larger sphere and General Plan boundary under consideration.

TABLE I-8

EXISTING LAND USES AND VACANT LAND AVAILABILITY

LAND USE CATEGORY	ACRES WITHIN THE CITY	ACRES WITHIN THE SPHERE NE	SE	WEST	SOUTH	SPHERE & CITY TOTAL
Residential						
Single-Family	638	5	24	50	0	717
Multi-Family	75	0	0	0	0	75
Subtotal	713	5	24	50	0	792
Commercial	153	35	10	9	0	207
Industrial	289	0	0	0	0	289
Public Facilities(1)	459	0	6	0	0	465
Open Space/Recreation	179	41	0	0	0	220
Undeveloped/Vacant						
Residential						
Single-Family(2)	360	375	77	426	90	1,328
Multi-Family	30	49	0	0	0	79
Commercial	14	33	0	0	0	47
Industrial(3)	347	0	0	0	0	347
Subtotal	751	457	77	426	90	1,801
GRAND TOTAL	2,544	538	111	476	90	3,774

Source: City of Oakdale Community Development Department

(1) Includes schools, airport and sewage treatment plant categories.

(2) Part of these areas have approved tentative subdivisions and multi-family units totalling over 500 units.

(3) Most vacant industrial designated areas have improvements but are unoccupied.

(4) Sphere was rounded off to Crane Road for purposes of this chart.

ANALYSIS OF IMPLEMENTATION MEASURES RELATING TO GOAL #5

Implementation 5A-1
On an ongoing basis, the City shall annex land adjacent to existing corporate boundaries, if feasible, and zone for residential uses, an amount of land sufficient to accommodate the City's fair share allocation for new units.

Past Progress:
The City has excess capacity of land within the existing City limits to accommodate approximately a 25-percent increase in population presuming substantial build-out, including unbuilt approvals. Over 497 lots are available for development.

Implementation 5A-2
On an ongoing basis, the City shall maintain a sufficient inventory of land zoned for commercial and industrial uses to permit economic development necessary to provide employment for the new households identified in the fair share allocation.

Past Progress:
The City has a surplus of land available for industrial and commercial development. See Table I-8.

Implementation 5A-3:
The City shall continue its efforts to upgrade and expand public facilities and services necessary to provide for the health, safety and well-being of its residents.

Past Progress:
Continued improvements have been made to the waste water system and other facility systems within the City.

DISCUSSION OF PREVIOUS REGIONAL FAIR SHARE HOUSING NEEDS FOR THE 1984-1989 HOUSING ELEMENT

Projected Previous Need for New Housing in Oakdale 1984-1989

The SAAG Fair Share Projection breakdown of the City's 1984-1989 Regional Housing Needs for new construction is summarized below. Of the total home, the goal was 440 rental housing units and 732 home ownership units.

1984-1989 New Housing By Need

Total Units	1,172	100%
Above Moderate	477	40.66%
Moderate	223	19.01%
Low	197	16.78%
Very Low	276	23.55%

1984-1989 Need By Type

Single-Family Detached: 802
Multi-Family Attached: 370

Through 1989 the City did not achieve its projected regional share of housing units. The City was short by about 371 units. Of the total 801 units built, 564 were single-family and mobile homes, and 237 were multi-family units.

1984-1989 Actual Results

Total Units	801
Single-Family	564
Multi-Family	237

Between January 1989 and January 1, 1992, an additional 554 single-family units or mobile homes have been constructed or placed on property and 51 multi-family units. Mobile homes are estimated to be about 45 in number. Currently (January 1992), the City has 4,800 single-family and multi-family units.

Despite the City's total number of units being short, our share of the regions new housing currently over 497 lots are available for development. Other factors appear to be limiting multi-family development, besides the City's clearance process including tax laws and interest rates.

If the SAAG's projections are used, then through January of 1992, the City's total housing matches projected numerical need through 1994.[1] Data illustrates that since 1984, 78-percent of all new housing units have been single-family units and only 22-percent multi-family. As of January 1, 1992 tentative approvals include an additional 165, single-family and 300 multi-family units. About 176 additional units have active building permits issued and unbuilt as part of two Development Agreements.

2.3 What has the City Learned?

Aside from a rehabilitation program, the City has supported the local Housing Authority's activities. Despite having made numerous changes in 1988 to its development code to facilitate: density bonuses greater than required by law; increased densities permitted throughout the City; and permitting zero-lot line development; the dominant result of new unit construction has been for above-median-income housing.

[1]The SAAG estimate of total number of housing units in the City as of January of 1990 is in error or short by 155 units. Basis for the error undoubtedly relates to pre-census estimates by the State Department of Finance.

The City's 1984-1989 action program did not include requiring the private sector to assist or contribute directly to addressing housing needs for its 1984-1989 five-year program, this is not expected to change. Oakdale is only a small part of the regional housing market being impacted by interregional migration, the City continues to not wish to distort local market forces through the use of inclusionary housing techniques. The City feels this would only result in increasing the costs of all housing. This does not mean the City will not continue to try and facilitate affordable housing, just that it will not be required to be a condition for new development. The lessons learned from the past program is that the City needs to make a greater effort towards ensuring its development code provides the flexibility for innovation and experimentation. To this end based on a review of housing needs provided in Chapter 3, Chapter 4 will attempt to outline implementable action programs.

3.0 Summary of Housing Needs, Constraints, and Opportunities

3.1 Summary of Housing Needs

Various factors will influence the degree of demand or "need" for new housing in Oakdale in coming years. The four major "needs" categories considered in this Housing Element include:

1. Regional housing needs determinations as required by State law, which are determined by the local Area Association of Governments;
2. Needs resulting from increased population growth, both in the City and the surrounding region;
3. Needs resulting from the deterioration or demolition of existing housing units or from the loss of existing affordable rental stock;
4. Needs resulting from the presence of special needs groups such as the elderly, handicapped, large families, farm workers, female-headed households, low-income and minority households, first-time homebuyers, and the homeless.

City of Oakdale's Projected Share of the Regional Housing Needs

The Stanislaus Area Association of Governments (SAAG), as required by State law, determined in February 1990, the City's projected share of regional housing needs through 1997, for persons of all income levels. SAAG has determined that the City's basic housing need is 1,037 units (projected need for new construction) and 75 replacement units, for a total of 1,112 housing units. Increase in housing need is the amount of housing needed by 1997 to meet projected regional share of household growth and to keep the housing market in balance. The basic replacement need is the amount of housing needed to replace units expected to be demolished or lost due to fires, and other natural occurrences, from the present stock.

Also included to the assumed housing need through 1997, is the farmworker housing and replacement needs. SAAG determined that an approximate need of 23 units for farmworkers would be needed in Oakdale. Farmworker housing is discussed and quantified in further detail in this report. The provision of the farmworker housing units is the responsibility of the Stanislaus County Housing Authority. The City, along with local housing agencies will assist the Housing Authority in meeting the farmworker housing need.

The following information outlines how the increase in available housing could be distributed by income levels. The figures do not mandate that each city community must construct units for each of the identified income categories. Instead, they are provided to indicate that, as available housing in the region increases, new households at various income levels will be in need of housing. Occupancy should be available for households at these income levels, but may be accommodated by existing housing stock or by new units to constructed.

TABLE A
1990-1997 BASIC CONSTRUCTION NEEDS

Jurisdiction	Increase In Housing Needs	Basic Replacement Needs	Basic Construction Needs
Ceres	3,455	164	3,619
Hughson	747	22	769
Modesto	10,677	1,011	11,688
Newman	1,270	31	1,301
Oakdale	**1,037**	**75**	**1,112**
Patterson	916	48	964
Riverbank	1,301	49	1,350
Turlock	5,278	277	5,555
Waterford	327	24	351
Unincorporated	1,663	543	2,206
TOTAL	26,671	2,244	28,915

Source: Table D-2, Housing Needs Report, Volume III, SAAG; Feb. 13, 1991.

The following is a breakdown of housing need by income categories:

TABLE B
1990-1997 PROJECTED HOUSING CONSTRUCTION NEEDS BY INCOME CATEGORY

Jurisdiction	Very Low Income	Low Income	Moderate Income	Above Moderate Income	Total Projected Need
Ceres	869	615	760	1,375	3,619
Hughson	185	131	161	292	769
Modesto	2,805	1,987	2,455	4,441	11,688
Newman	312	221	273	494	1,301
Oakdale	267*	189	233	423	1,112
Patterson	231	164	202	367	964
Riverbank	324	230	284	513	1,350
Turlock	1,333	944	1,167	2,111	5,555
Waterford	84	60	74	133	351
Unincorporated	529	375	463	838	2,206
TOTAL	6,939	4,916	6,072	10,897	28,915

Source: Table F-2, SAAG Housing Needs Report, Volume III, February 1991. *Includes 23 units for farmworker housing.
Note: Tables may not add due to rounding.

Quantified Objectives:

As per State law, effective January 1, 1992, the City is required to establish quantified objectives establishing the maximum number of housing units by income category that can be constructed, rehabilitated, and conserved over a five-year time period. The objectives listed below are based upon comparisons between available land inventory and projected regional housing needs.

TABLE C

QUANTIFIED OBJECTIVES

INCOME LEVEL	NEW CONSTRUCTION	REHABILITATION	CONSERVATION
Very Low	282	31	125
Low	246	38	84
Moderate	255	18	--
Above Moderate	417	--	--
TOTAL	1,200	87	209

The following outlines the number of housing units by income category that were constructed from 1989-1997:

TABLE D

BREAKDOWN OF NEW HOUSING UNITS CONSTRUCTED 1989-1997 BY INCOME CATEGORY

YEAR	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL UNITS
1989	10	12	147	137	306
1990	40	43	114	150	347
1991	9	8	8	18	43
1992	9	10	23	55	97
1993	5	7	58	60	130
1994	8	11	55	57	131
1995	5	10	25	26	66
1996	1	4	30	17	52
1997	3	8	10	7	28
TOTAL	**90***	**113**	**470**	**527**	**1,200**

Source: City of Oakdale Building and Community Development DepartmentRecords 1989-1997; Oakdale Redevelopment Agency, U.S. Department of Housing and Urban Development (HUD) Annual Income Charts 1989-1997; Stanislaus County Affordable Housing Corporation (STANCO), Association of Realtors, and the Modesto Bee. *Includes 23 units for farmworker housing.

The methodology used to identify the data in the table above was based upon the following: City building permit data, Oakdale Redevelopment Agency, HUD annual income limits, the Stanislaus County Affordable Housing Corporation, and the Modesto Bee classified advertisements for new housing development. A numerical formula was then applied to each permit to determine the income category (e.g., building permit valuation x 30% for land value and marketing, x 30% to determine housing affordability/income category, based upon HUD income limits). This formula was then verified for each of the above years by HUD income limits, local Real Estate listings, the Modesto Bee, and information from subdivision files.

As indicated in Table D, a total of 1,200 were constructed, this number exceeded the project number of regional housing needs for the City. The table also breaks down the number of units by income category. While units in the very low and low-income categories fell just short of the Regional Housing Needs projections, the housing need requirement for the moderate and above moderate-income categories were met. The City, as demonstrated in Table D, has been active in providing housing for all income categories. In addition, this updated Housing Element includes action programs that include quantified objectives by income category.

Population Growth

Since 1980, the City of Oakdale has grown by over 47-percent, from 8,474 persons to 13,044 persons through January of 1992. The following projections are based on the State Department of Finance, City of Modesto and Oakdale Community Development Department projections. Estimates for the City's Primary Study Area boundary presume continued growth similar to past average annual rate since 1980 of 3.1-percent.

TABLE E
Population Trends 1950--1993/Projection 2005

Year	City of Oakdale	Stanislaus County
1950	4,064	127,231
1960	4,980	157,294
1970	6,594	194,506
1980	8,474	265,902
1990	11,961*	370,522
1992	13,044	393,398
1995	15,245	424,919
2000	17,645	483,166
2005	20,448	549,400

(a) City of Oakdale Community Development Dept. (Existing City Area)
(b) State Department of Finance, April 1991 * April 1990 U.S. Census

The City's community future growth will occur on land within the City's Sphere of Influence (Planning Areas) boundaries and on vacant parcels within the City's current limits.

Substandard Units

Housing Units 30 years of age or older may need rehabilitation. The 30-year figure is the accepted

standard for defining older housing stock potentially in need of rehabilitation, roofing is best example. As of 1992, it is estimated about 32-percent of the City's housing stock is older than 30 years old.

Rather than basing need simply on the assumption of the age of local housing would identify rehab need, the City undertook a Housing Quality Survey. This survey revealed that the City's housing stock is in very good condition. The following is a summary of the windshield survey undertaken by City Building Inspectors:

- Single-family dwelling, which may qualify for dilapidated classification: 25
- Single-family dwelling, which may need major rehabilitation: 18
- Single-family dwelling, which may need moderate rehabilitation or maintenance: 200
- Duplexes that need moderate to major rehabilitation and maintenance: 13 (26 units)
- Apartments that need moderate to major rehabilitation: 3 (18 units)

The City will also be applying for a Community Development Block Grant Planning and/or Technical Assistance Grant to update the Housing Quality Survey and to determine the need for a housing rehabilitation program.

Preservation of At-Risk Housing Units

As noted in Chapter 2, the City's Assisted Housing is not at risk within the next decade based on Federal and State data. Despite the apparent absence of units at risk, policies and programs are provided in Chapter 4 to ensure adequate monitoring of the following projects to ensure their status does not change in the future:

1. FMHA Section 515 Projects

   --Garden Apartments - 40 North Lee Avenue, Oakdale, CA 42 Units
   --Oakdale Apartments – 30 North Lee Avenue, Oakdale, CA 42 Units

2. HUD 221 Loan Program
   --Oakdale Wrangler Apartments – 823 East "E" Street, Oakdale, CA 40 Units

3. Section 8 Housing Assistance Program 59 Units
   Housing Authority – County of Stanislaus, 1701 Robertson Road, Modesto, CA 95358

4. Housing Authority – County of Stanislaus, 1701 Robertson Road, Modesto, CA 95358
   --9th, 10th, D and E Streets 26 Units

Termination or ending of subsidy programs can lift all rent restrictions, as well as restrictions on the incomes of tenants. Owners would be free to convert or adjust their projects to market rental rates. Any conversion could result in displacement and economic hardship to tenants.

Notification Process of At-Risk Units

According to the guidelines established by the State HCD, for units determined to be at-risk, including HUD assisted projects (Section 221(d), owners must file a notice of intent to change the status of the project. This notice of intent must also include a plan of action filed with HUD, the chief executive officer of the appropriate local government, the mortgagee and the affected tenants up to two years prior to the scheduled prepayment date.

Following the receipt of the owner's notice of intent, the City of Oakdale (or affected local jurisdiction) will make every effort to notify all existing nonprofits in the area. The nonprofits should have a proven capability or interest in acquiring and operating low-income housing.

Special Needs Groups

Certain segments of the population may have a more difficult time finding decent, safe and affordable housing due to special circumstances. In Oakdale, the special needs groups include the elderly, handicapped persons, large families, female-headed households, farm workers and the homeless. The table below illustrates the number of persons or households in these special needs groups.

TABLE F
City of Oakdale
Summary of Special Needs Groups

Special Needs Group	# of Persons/ Households	% of Total Population/Household
Elderly – ages 65+ (a)	1,741 (P)	14.5%
Handicapped – ages 16+ (b)	712 (P)	6.0%
Large Families (a)	501 (H)	11.3%
Farmworkers (c)	25 (H)	.005%
Homeless (a)	n/a	n/a
Female-headed Households (a)	574 (H)	13.0%

Source: (a) 1990 Census, (b) City Planning Estimate, 1991, (c) SAAG Regional Housing Needs Report, 1990.
NOTE: Percentages will not total 100% since each category is not mutually exclusive. A single household may appear in more than one category. (P) - # of Persons, (H) - # of Households.

Housing Needs of the Elderly (Senior Citizens):

Data from the 1990 Census indicates that there are 2,612 persons (or 22% of all residents) in the City of Oakdale who are 55 years of age or older. According to available programs for senior citizens, persons 50 years of age are not technically senior citizens, but within the next five years, at age 55 they will be eligible for a limited amount of senior citizen services, such as employment services. Persons 60 years of age or older are eligible for many services such as the Senior Gold Card, which can be used for identification, as well as business and dining discounts.

Elderly households have special housing needs, such as the need for affordable units; housing that is physically accessible; as well as near shopping and transportation services. Typically many senior citizens are on fixed incomes and may need assistance if their rents and/or the costs of their utilities rise.

Rental Opportunities for Seniors

There are several types of rental housing opportunities available for senior citizens in the City of Oakdale: market rate rental units; subsidized rental units; residential care facilities; second units/accessory units ("Granny Flats"); and senior mobile home parks.

According to the 1990 Census, 16.3% percent of the total renters were aged 65 and over. Several of the apartment complexes are subsidized rental units, if a senior household cannot afford to pay market rent; however, demand for these units are extremely high. The Housing Authority provides assistance in the form of Section 8 vouchers or certificates, which covers a portion of their monthly rent. However, the Section 8 program is currently full and there is a two-year wait on the waiting list.

In addition to specific Section 8 subsidy assistance, there are housing developments that are subsidized and have affordable rents. As an example, the City of Oakdale and Redevelopment Agency participated in the development of an 80-unit affordable senior housing project benefiting very low and low income senior citizens 60 years of age and older.

The following Table highlights a recent survey of existing senior rental housing in the City of Oakdale:

TABLE G
City of Oakdale
Senior Housing Referral List

Name and Location	Bedroom Size (# of Units)	Monthly Rents
Casa de Amiga's Mobile Home Park 12344 - 26 Mile Road	Varies	Rental Space $245
Garden Apartments 40 N. Lee Avenue	1 bedroom	Based on 30% of monthly income
Oak Haven Apartments 470 East A Street (100% Affordable Senior Units)	1 & 2 Bedrooms (80 units)	1 bd - $346 2 bd - $396
Peterson Apartments 160 Hallman Lane	1 Bedroom (13 units)	$350
Oakridge Apartments 2118 E. "F" Street	1 & 2 Bedroom (40 units)	1 bd - $338 2 bd - $394
Golden Empire Apartments 1935 Ponderosa Drive	2 Bedrooms (56 units)	$460 to $470
Wrangler Apartments 823 E "E" Street	2 Bedrooms (36 units)	$425 to $450
Harvest Apartments 151 S. Oak Avenue	2 bedrooms (120 units)	$510

Source: Stanislaus County Area Agency on Aging, City of Oakdale Community Development Department and the Stanislaus County Affordable Housing Corporation, October 1998.

Owner-Occupied Housing for Seniors

According to the 1990 Census, 31.7% percent of the total owner occupied housing in Oakdale belonged to persons 65 years of age or older. The majority of owners live in single-family residences, but also there are several senior mobile home parks, within the City, many of which are occupied by senior citizens.

Housing Needs of Female Heads of Households:

Female-headed households tend to have low incomes, thus limiting housing availability. According

to the 1990 Census, there were 731 female-headed households in Oakdale, which represents 16.5 percent of the total households in Oakdale. Many of these households have children under the age of 18. In addition, families with female heads of households also tend to have a high incidence of poverty, which constitutes a serious need for affordable housing. In addition to the need for more affordable housing, female-head of households are in need of affordable local childcare facilities and services.

The City of Oakdale has recently instituted a Down Payment Assistance Program for First-time Homebuyers. This program provides an opportunity for qualified households, including female heads of households, to obtain their first home. The City will also assist other agencies and/or childcare organizations that provide local affordable childcare services and/or facilities.

Farm workers:

As in the case for most low-income households, housing needs of farm workers far exceeds government's ability to provide assistance. The Farmers Home Administration (FmHA) is the most important provider of permanent housing for farm workers, but FmHA assistance suffers from its own income qualifying standards and a shortage of staff and funds. The State HCD and Office of Migrant Services also supplies housing assistance for farm workers. Because farm workers are usually low-income and their employment status is often tenuous, they are unable to compete for housing on the open market. The housing that is available is often of substandard condition and located in areas of the community lacking adequate services. In relation to their low incomes, farm workers often overpay for substandard housing and live in crowded conditions.

Throughout Stanislaus County, farm workers are housed predominately in farm labor camps owned and operated by the Stanislaus County Housing Authority and camps privately owned in the unincorporated areas. Housing shortages exist during peak seasonal labor periods, the months of July-September, when a large influx of migrant workers enter the work force. Provisions which allow for the housing of farm workers include permanent residential buildings and mobile homes. Within areas in the county, permits are issued with the stipulation that the occupant be employed on a full-time basis in conjunction with the farming operation. Both mobile homes and farm labor camps provide important housing for seasonal or year round workers who may otherwise have a difficult time obtaining housing at an affordable price and within close proximity to their jobs. According to the 1990 Regional Housing Needs Report developed by the Stanislaus County Area Association of Governments, a total construction of **23** units was needed for farm workers within the City of Oakdale from 1990-1997. This report states that the provision of farm worker housing units is the responsibility of the Stanislaus County Housing Authority and local agencies will assist the Housing Authority in meeting the farm worker housing needs.

Table F

Farm Labor and Migrant Housing
Stanislaus County Housing Authority Inventory
1992

Location of Farm Labor Housing	Number of Units	Percent of Units
Westly: FmHA Units	85	22.61%
Westley: Mobile Homes/Trailers	20	5.32%
Ceres	104	27.66%
Modesto	91	24.20%
Patterson	76	20.21%
Total	376	100.00%

Source: Stanislaus County Housing Authority

Table G

Assumed Farm Worker Housing Needs, 1990-1997
Stanislaus County Housing Authority Inventory
1992
Stanislaus County and Cities

	1990 Existing Housing Units (1)*		1990 Replacement Needs*			
				"A"	"B"	
	Total Housing	Year-Round Housing	Seasonal(3) Construct.	Year-Round(4) Housing	Seasonal(5) Housing	Total(6) Housing
City	Units	Units	Units	Units	Needs	
Ceres	103	103	0	1.6	0	74
Hughson	0	0	0	0	0	16
Modesto	91	91	0	1.4	0	244
Newman	0	0	0	0	0	27
Oakdale	0	0	0	0	0	23
Patterson	121	76	45	1.1	45	66
Riverbank	0	0	0	0	0	28
Turlock	0	0	0	0	0	115
Waterford	0	0	0	0	0	7
Unincorp.	254(2)	85	214	5.4	88	693(7)
Total	569	355	214	5.4	88	693(7)

Current Year-Round Housing Needs +600 Housing Units

(1) Stanislaus County Housing Authority, October 8, 1990
(2) Empire @ 77 seasonal units, Westley @ 85 year-round and 92 seasonal units.
(3) Units available between May 1 and October 30.
(4) (Year-Round Housing Units) x (.002 annual removal rate) x (7.5 years)
(5) Housing Authority Schedule for replacement
(6) Jurisdiction's 1990-97 Basic Construction Needs divided by 28,915 x 600 =
(7) Total does not add due to rounding

*Provision of these farm worker housing units is the responsibility of the Stanislaus County Housing Authority. Local Agencies will assist the Housing Authority in meeting the farm worker housing need.

Source: Housing Needs Report, Stanislaus County and Cities, SAAG 1990-1997.

Handicapped (Disabled):

According to the 1990 Census over 712 persons classified themselves as disabled with 83-percent of them being over 65 years of age.

Physical handicaps can hinder access to housing units of normal design, as well as limit the ability to earn adequate income. Housing opportunities can be maximized through housing assistance programs, including programs offered in cooperation with the Modesto Independent Living Center. Also, single-level units, ground floor units, and units which incorporate design features such as widened doorways, access ramps, and lowered counter-tops, are all ways in which housing can become more accessible to a disabled person.

Chapter 4 includes policies to implement State standards for the provision of handicapped accessible units in new multi-family developments, and in addition, to encourage housing which is provided for the handicapped to be located in close proximity to public transportation and services. The Fair Housing Act of 1988 requires owners/landlords of rental housing to permit reasonable modifications to be made to the unit to improve handicapped accessibility at the expense of the tenant.

Large Families:

Family size is an important consideration when it comes to planning for housing. Very simply, areas which have large concentrations of small families or single-person households need to plan for smaller units, and areas with concentrations of large families need to assure that units large enough to accommodate such families are available.

The 1990 Census defines large families as five or more related persons. Census data shows there were 501 large-family households within the City of Oakdale. Of that number, 251 families reside in owner occupied units and 250 families live in rental units. These large household represent 8.8 percent of the households in Oakdale. Thus, developers of both multi-family and single family housing are encouraged by the City to provide 3+ bedroom units, to accommodate the need for housing larger families. Large families seeking housing to purchase would also benefit from the City's first-time homebuyer programs.

Homeless Persons:

Population. Since homeless persons do not have a permanent address and oftentimes are not accommodated in emergency shelter, attempts to count this population must rely on unorthodox procedures that are likely to undercount the population . In fact, the United States General Accounting Office, in its report to congressional committees on the 1990 Census concluded that, the chosen method of enumerating selected shelter and street locations at night result in an unknown number of the hidden homeless being missed and a lack of assurance that those counted were homeless and would not also be counted during other census operations. As a result, 1990 Census data on the homeless has limited value in assessing the extent of the homeless problem. It does provide a starting point. however, for analysis of the homeless population within Oakdale and the County as a whole.

Persons Needing Emergency Shelter and Transitional Housing

Throughout California, homelessness has become a major concern. Factors contributing to the increase in homeless persons and families, and those in need of transitional housing, include:

The lack of housing affordable to very-low- and low-income persons
Increases in unemployment or underemployment
Reductions in government subsidies
Deinstitutionalization of the mentally ill
Domestic violence
Drug addiction
Dysfunctional families

Solutions to homelessness are as difficult and varied as the solutions to the problems listed above. The housing needs of homeless persons are more difficult to measure and assess than those of any other population subgroup.

Agencies Offering Emergency Housing Assistance

Salvation Army, Social Services Program - Under this program, renter's assistance, energy bill assistance, as well as housing information and referral are provided to low-income families. Also, families facing eviction are given a first months rent allowance and are assisted in finding permanent housing.

The Oakdale Police Department, in conjunction with a consortium of local churches, have an emergency housing voucher program to assist those in immediate need of shelter.

Stanislaus County Housing Authority - The Stanislaus County Housing Authority is located at 1701 Robertson Road, Modesto. The Housing Authority develops and operates subsidized housing facilities in Stanislaus County (with the exception of Riverbank, which has its own Housing Authority), for very low and low-income families, including the elderly, handicapped and disabled families. The Authority also operates housing rehabilitation programs and offers counseling for rent delinquency and mortgage delinquency at no charge, under license from the Housing and Urban Development Agency.

Persons Requiring Temporary Shelter (Homeless)

Emergency and Transitional Shelter Needs - The housing needs of those seeking emergency shelter and/or transitional shelter have dramatically increased in the last ten years. The fastest growing population in need of shelter are families with children. The reason for this increase can be partially attributed to rising unemployment and the decline in affordable housing. A large percentage of mentally ill persons are homeless due to the relaxing of guidelines for state mental health care institutions. Others in need are homeless persons with drug and alcohol problems, battered women and children, teenage runaways, and evicted tenants.

Agencies Providing Emergency Shelter –

The following programs offer cash or vouchers to homeless individuals and families for securing temporary shelter:

Community Housing and Shelter Services - Since 1981, the Community Housing and Shelter Services (CHSS) has provided services for those seeking shelter. CHSS provides temporary shelter to those with immediate need. CHSS assists families with dependent children and mentally ill homeless. Stay is temporary, in motels or shelters, until more permanent shelter can be found.

The Modesto Men's Gospel Mission and Women's Mission - The Men's Gospel Mission, located at 1417 DeHarro Street, provides shelter to 80 single, male adults with limited stay of seven bed nights, seven nights on the floor, and three nights out. The mission also serves two meals a day, Monday through Friday, and three meals on weekends and holidays. The majority of men (95%) arriving at the Mission are locals raised in the County and 60% are under 36 years of age.

The Women's Mission, located at 1714 DeHarro Street, provides fifteen beds for temporary shelter to house single women and women with children for a maximum stay of fourteen days. Since opening its doors in 1985, the Women's Mission has been filled to capacity. Both Missions require that those seeking shelter participate in religious activities, (this requirement also exempts the Missions from receiving any Federal or State funding assistance.) Thus, the missions must rely strictly on donations from local churches and the community. In addition to shelter and meals, programs are offered to assist those needing shelter so that they can learn to break the cycle and become functional again. The programs include a Christian drug and alcohol rehabilitation program, literacy and GED programs, and life skills/job skills classes.

Hutton House - The Hutton House provides temporary shelter for up to six teenagers that may be involved in a family crisis or a conflict situation. Hutton House also provides individual, family and group counseling to its clients.

Agencies Providing Transitional Housing

Haven's Women Center - provides emergency/transitional housing for up to four (4) families within the City of Oakdale. In 1997, with the assistance of the City of Oakdale, the Oakdale Redevelopment Agency and the local Soroptimist Organization, the Haven was able to acquire a 4-unit complex to provide transitional housing opportunities for women and their children seeking refuge from domestic violence situations.

The Stanislaus County Affordable Housing Corporation (STANCO) also provides transitional housing opportunities to homeless families and individuals with special needs within Stanislaus County. STANCO provides five family houses, one house for four unrelated mentally ill homeless adults, and one house for two battered women households and their children.

Agencies Providing Shelter and/or Services and/or Meals

The following facilities provide shelter and/or meals and services to the homeless population:

The Salvation Army - The Salvation Army, located at 625-I Street, serves lunches to about 200 to 220 people per day. Currently, the Salvation Army is seeing an increase of people needing food and clothing. According to the commanding officer for the Modesto Corps, with the recession, the high unemployment rate, and the higher energy bills, they are seeing more people in need then ever.

Adult Protective Services - This is a function of the County's Welfare Department and they provide information and act as a referral agency for those in need of help for emergency housing, money, food, mental problems and alcoholism. Their primary function is to access a persons immediate problems and link that person with the appropriate agency for further help.

Mentally Ill Homeless - The Sunshine Place administered by the Stanislaus County Department of Mental Homeless is a Drop-In Center that provides recreation and socialization for Mentally Ill Homeless. This Center is open five days a week and provides an Adult Outreach Team to work with sub-population. The Sunshine Place is also open two days a week to the general adult homeless population. On the average day, 240 people visit the Sunshine Place. The Department of Mental Health also contracts with the Community Housing and Shelter Services to provide emergency shelter and transportation. In addition, the Stanislaus County Affordable Housing Corporation (STANCO) also provides one transitional house to four unrelated adult mentally ill homeless.

Homeless Veterans - In 1996, after a large turnout of homeless veterans in Stanislaus County for the annual Stand Down program; a planning group supported the expansion of the Central Valley Homeless Veterans program, under the direction of Marvis Hood, Executive Director, to provide transitional housing for homeless veterans. The Central Valley Homeless Veterans, Inc. provides the only annual Stand Down program where homeless veterans within Stanislaus County receive medical, dental, mental health, clothing, nutrition, hygiene, employment, non felonious criminal justice issues assistance and housing placement services on site during the three day STAND Down.

The Stanislaus County Department of Aging and Veterans Services, the Mental Health Adult Outreach Team and the Homeless Health Project Outreach Worker refer homeless veterans to the shelter providers and services available within the County.

The Stanislaus Department of Veterans Services also provides Benefit Counseling and the Medi/Van Program to transport veterans and their families to medical appointments, VA Hospitals, and other hospitals in the Bay Area.

Local Assistance to Homeless Persons

The City of Oakdale Police Department, along with a consortia of local churches provide up to two nights emergency lodging to assist indigent and homeless persons. Typically, these funds are used to pay for up to a two nights stay, and may include vouchers for food or gas for persons who become stranded in the Oakdale area. The local churches also provide clothing and assistance if needed. The Police Department will also arrange transportation for homeless persons to shelters in Modesto, where Community Housing and Shelter Services, the Haven and the Modesto Gospel Mission provide temporary or emergency shelter. Motels in western Stanislaus County that offer

weekly and monthly rates also serve as a source of temporary housing.

Housing Affordability

In evaluating housing affordability, households are divided into four income categories relative to the median household income for Stanislaus County. The 1990 median income, as set by the Housing and Urban Development Department (HUD), for Stanislaus County was estimated to be $32,500 for a family of four.

The following illustrates how the four income categories are divided:

Very-Low-Income:	Households who earn 50-percent less of the median income.
Low-Income:	Households who earn between 50-percent and 80-percent of the area median income.
Moderate-Income:	Households who earn between 80-percent and 120-percent of the area median income. (100-percent of the area median income for 1990 is $32,500 for a family of four in Stanislaus County.)
Above-Moderate-Income:	Households who earn above 120-percent of the area median income.

Overpayment/Ability to Pay

An important issue in housing affordability is the concern of how many households are overpaying for housing. Housing overpayment is based on an income-to-housing ratio of 30-percent and above. Households paying greater than 30-percent of their income on housing will have less income left over for other necessities, such as food, clothing and health care. It is recognized, however, that households in the moderate and above-moderate categories are generally capable of paying a larger portion of their income on housing, and therefore estimates for housing overpayment are generally focussed on lower income groups.

The distinction between renter and owner housing overpayment is important because while homeowners may extend themselves financially to afford the option of home purchase, the owner always maintains the option of selling the home. Renters, on the other hand, are limited to the rental market, and are generally required to pay the rent established in that market.

Level of Payment

Census data regarding the extent to which lower income households are affected by cost burdens (e.g., level of payment and ability to pay) are reflected in the Tables below:

TABLE G
Lower Income Households Paying More Than 25% of Their Income on Rent

Rent As A % of Income	# of Lower Income Households
25-29%	62
30-34%	89
35%+	637
TOTAL	788

Source: 1990 Census Data, Stanislaus Area Association of Governments

TABLE H
Lower Income Households Paying More Than 25% of Their Income on Mortgage Costs

Owner Costs A % of Income	# of Lower Income Households
25-29%	48
30-34%	25
35%	148
TOTAL	221

Source: 1990 Census Data, Stanislaus Area Association of Governments

As reflected in the tables above, a total of 788 (or 41%) of lower income renter households are paying more than 25% of their income on rent. In addition, a total of 221 (or 10%) of lower income owner households are paying more than 25% of their income on rent.

The distinction between renter and owner housing ability to pay and overpayment is important because while homeowners may extend themselves financially to afford the option of home purchase, the owner always maintains the option of selling the home. Renters, on the other hand, are limited to the rental market, and are generally required to pay the rent established in that market.

Overcrowding:

Overcrowded households are defined by the 1990 Census as those having more than one person per room, excluding bathrooms and kitchen. Overcrowding usually reflects one of three conditions: (1) a family or household inhabiting too small a dwelling; (2) a family living with extended family members; or (3) a family renting inadequate living space to non-family members.

According to the 1990 Census, 8.82 percent of Oakdale's occupied housing units were overcrowded. This was lower than either the countywide rate of 10.6 percent and the statewide rate of 12.3 percent. Furthermore, Census data indicates that the percentage of overcrowded renter households (7.7%) is slightly lower than that for owner households (9.2%). Further, a smaller percent of rental units than owner-occupied units have six or more rooms making it difficult for larger households to find adequately sized units, particularly lower-income large households. Thus, there is a particular need to provide larger units that will be available for rent.

There also seems to be a direct link between overcrowding and housing being affordable. Homeowners or renters with large families are unable to afford larger dwellings; thus, children are usually the largest percentage of persons living in substandard conditions. The aged on fixed incomes and young adults, unable to make rental payments or secure home loans, sometime reside longer with their parents.

First Time Homebuyers:

As a result of the above stated housing needs of the community, the City of Oakdale Redevelopment Agency has established a First Time Homebuyer's Down Payment Assistance (DPA) Program to encourage more of its residents become homeowners. Homeownership provides many benefits such as stabilization of neighborhoods, improved quality of life, reduction in overcrowding, and the opportunity to fulfill the American Dream.

The DPA Program was developed to assist eligible very low, low-income and moderate-income households purchase their first home. It also provides non-interest deferred loans to eligible first-time homebuyers for closing cost/down payment assistance. The City would like to expand it's program by applying for state funding assistance from the State Department of Housing and Community Development under programs such as the Community Development Block Grant (CDBG) Program, and the HOME Program.

3.2 Housing Constraints

Actual or potential constraints on the provision and cost of housing affect the development of new housing, as well as the maintenance of existing units for all income levels. Non-governmental (market), and governmental constraints that affect the development of housing are discussed below.

Non-Governmental (Market) Constraints

The high cost of renting or buying adequate housing is the primary ongoing constraint to providing affordable housing. Construction costs, land costs, labor costs, market financing constraints and interest rates are all contributing factors that can lead to the decrease in the availability of affordable housing.

Financing Costs

The costs of financing residential development is, to a great extent, dependent on national economic

trends and policy decisions. Interest rates for residential development, such as construction loans and permanent financing, are tied to the private market and fluctuate depending on the prime rate or other market indicators. In addition to interest rates, loan terms and conditions can vary and are affected by the availability of funds both in the primary and secondary loan markets.

Currently, mortgage rates are at a record low (January, 1992) with a variety of mortgage financing options available. Fixed rate mortgage loans with a 30-year term had interest rates varying from 8.05 to 8.50-percent. Adjustable Rate Mortgages have been available at rates starting as low as 4.50 to 7.25-percent, but the actual annual percentage rate was more in the range of 8.50 to 11.75 percent. However, the interest rate percentages do not include lender fees. These fees can be as much as one to three-percent of the actual loan amount.

Interest rates are an important factor in residential financing because, as interest rates increase, more potential home buyers are excluded from the market. For example, a $100,000 fixed rate, 30-year mortgage at ten-percent, requires a $878 monthly mortgage payment, while the payment on the same mortgage at nine-percent is $805, a difference of $73 per month. A mortgage at a lower-interest rate can be the deciding factor in whether a home buyer "qualifies" for a loan.

In order to assist very-low and low-income households purchase their first home, the Oakdale Redevelopment Agency has implemented a First Time Homebuyer's Down Payment Assistance Program. This program provides non-interest deferred loans to eligible first-time homebuyers for closing cost/down payment assistance.

Land and Construction Costs

Land costs for new residential development may vary depending on the location, size and type of development. With the average cost of a new home in the City selling for over $120,000, the price of land has become a very important consideration. Like other areas in the valley, land prices have been steadily increasing throughout the City. The Building Industry Association of Central California (BIACC) estimates that land costs for a traditional 6,000 square foot construction ready lot (1992) is about $35,000. This includes land acquisition and average improvements. The BIACC estimates that construction costs represent about 41-percent of the total home costs. Costs for the average 1,500 square foot home are about $34/square foot. The BIACC estimates the following unit costs for a 1,500 square foot single-family home.

- • House Building Cost: $51,000 (41%)
- • Improved Lot Costs: $35,000 (28%)
- • Fees (County, City & School): $15,214 (12%)
- • Overhead: $13,346 (11%)
- • Soft Costs: $10,000 (8%)

Based on this breakdown the total cost of the home is $124,560. Factors that further increase the cost of new residential development include construction costs, financing costs, and infrastructure costs.

Similar factors influence the cost of multi-family housing construction. The amount of costs vary, depending on the labor and material costs, land costs, as well as the price of fees and permits. Multi-family construction costs vary according to the number of units built, size of the units, and the

amenities (swimming pool, recreation center). The greater number of units and the smaller the units, the less the units will cost per square foot.

GOVERNMENTAL CONSTRAINTS ON THE PRODUCTION OF HOUSING

While local governments have little influence on such market factors as interest rates, their policies and regulations may have the potential to affect the production of housing. However, for the most part, local regulations play a legitimate role in protecting the public's health, safety, and welfare. Examination of the local regulatory structure, which may potentially have an affect on the development of housing, is highlighted below. This examination also outlines steps the City has taken to remove and/or minimize potential obstacles to residential development. These steps are also reinforced by specific housing programs, as outlined in Chapter 4.

Housing affordability is affected by factors in both the private and public sectors. Actions by the City of Oakdale, as well as state and federal governmental actions can have an impact on the price and availability of housing in the City. Land use controls; building codes; development and infrastructure fees; site improvement requirements; and other state and federal programs intended to improve the overall quality of housing may serve as a constraint to housing development within the City.

Land Use Controls

Discretionary control over land use in Oakdale is currently exercised by the Planning Commission, City Council, and the City's Community Development Department through the General Plan, Zoning Ordinance, and other implementing ordinances. In addition, the City continues to review its development standards to ensure greater flexibility and lesser standards can be approved for all projects where appropriate.

Growth Management Policy

During the review and update of this Housing Element, a program referred to as 15(e) Growth Management Policy, was never adopted or implemented. Thus, there are no growth management policies or restrictions in place. Upon examination of such a strategy, it was found to be unnecessary. In addition, the revised element includes clarification of policies, which may have appeared to have a potential constraint on affordable housing development.

Building Codes and Enforcement

To some extent, building codes may have the potential to affect the cost of housing development based upon structural and occupancy regulations/standards for residential construction. Examples of building code constraints which have the potential to affect the cost of housing include materials standards, mechanical and plumbing equipment requirements, fire protection measures, handicapped access requirements, and energy conservation measures.

The City of Oakdale enforces the Uniform Building Code and related codes throughout the City. The UBC is necessary for the proper construction and maintenance of safe and decent housing and is not

considered a constraint to development. Energy conservation requirements are enforced through Title 23 regulations. Title 24 of the State Code, contains energy conservation standards that provide guidelines for residential construction in regard to energy conservation, such as appropriate wall, floor and ceiling insulation. The Title 24 regulations are not considered as constraints to development since they promote a more energy-efficient residential environment, as well lower utility bills for the resident.

Furthermore, the American Disability Act (ADA) requirements may be seen to have the potential to increase the costs for multifamily housing by requiring access minimum standards. These requirements are necessary to improve the accessibility and availability of housing for the elderly and disabled, and due to new technology and building designs, many of these improvements are not as costly as initially thought. The City's Building Division inspects new residential development for building code compliance and energy efficiency, as well as investigate violations to the Building Code on a complaint basis.

Zoning

The City of Oakdale has three residential zones: R-1, R-2, and R-3. The R-1 zone allows single-family development with a minimum interior lot size of 5,000 (for older parts of the City) and/or 6,000 square feet, with an average density of 10 dwelling units per acre. The R-2 and R-3 zones allow duplex and multi-family developments on minimum interior lot sizes of 6,000 square feet. The average multi-family development densities are 14 and 28 dwelling units per acre respectively.

In addition, Planned Development (P-D) zoning, if requested, allows for development options beyond what is allowed in the standard residential zones (i.e. small lot patio housing, reduced street widths, higher density housing). Density bonuses also afford further opportunity to increase densities above the otherwise allowable ranges to accommodate and/or maximize the availability of additional affordable housing units.

Included in the above, the City's landscaping and screening (open space) requirements provide for planting and related improvements for the purpose of beautifying and enhancing a property, for the control of erosion and the reduction of glare, in all given districts. In determining these requirements, private patios/balconies, and all other areas not occupied by buildings including parking lots, walkways, driveways, pools and similar amenities are included, thus reducing the potential constraints that this requirement may pose to the development of housing.

Development Standards

The City of Oakdale's development standards for new residential development are meant to ensure compatibility between land uses and to maintain the livability and safety of its neighborhoods. Development standards include parking standards, building setback requirements, landscaping and fencing requirements, and construction of certain on-site and off-site improvements such as curbs, gutters and sidewalks. Site plan review is not required for single family and/or duplex residences. Multi-family dwellings are subject to site plan review, however, this process is streamlined and is provided at no cost to the applicant.

Standard building setbacks are 20 feet for the front yard, five feet for side yards and 10 feet for rear yards. Screen landscaping and fencing are also required to maintain neighborhood compatibility. The requirement for the installation of curb, gutter and sidewalk is for public health and safety reasons.

Section 36-25 of the City of Oakdale Zoning Ordinance establishes the parking for residential uses. In general, the City's parking requirements are designed to be minimally adequate and do not constitute a constraint to the development of affordable housing. As indicated below, these standards are minimal and over the last forty years, the following parking requirements are still in effect:

1. Single-family dwellings, two spaces per dwelling, one paved and one covered by a carport or garage.
2. Multiple-family dwellings, two spaces for each unit for the first three units. One and half spaces are required for each unit above three units. Thirty percent of the stalls may be for compact cars.

Overall, the above development standards are not deemed to be a constraint to the development of housing because they are considered as minimum standards designed to protect the public health, ensure compatibility between adjacent land uses, to maintain and enhance the livability of Oakdale's neighborhoods.

The minimum lot sizes, average permitted densities, density bonus, open space, provisions for allowing second units, together with the special provisions of the Planned Development (PD) Zone, are all aimed at eliminating potential constraints on the development of affordable housing while maintaining the integrity of the development and the community character. Further, both the density bonus provisions and the PD process provide the opportunity for flexibility in development standards. This allows for evaluation of alternatives and reduces potential constraints that may otherwise exist for the development of housing.

Permit Streamlining - Processing and Procedures

The City has a policy to continue its efforts to streamline and improve the development review process, as well as eliminate any unnecessary delays and/or potential restrictions in the processing of development permits. As an example, the City of Oakdale's Community Development Department includes the Building and Planning Departments under one roof (one stop shop). Because of this "one stop shop", the average time for processing an application is greatly minimized. For example, the average time to process a building permit for new residential construction is approximately five weeks. This includes one week for site plan review, if it is a new subdivision (otherwise waived), two weeks for plan check, and two weeks for submittal and approval of final plan revisions.

Rehabilitation projects are usually require no more than two weeks from submittal to issuance of a permit. Site plan review for new projects usually occurs first, with no cost to the applicant, and involves a one-stop review by a development review committee that includes the fire, building,

planning and public works divisions. This expedites development review as it takes only one meeting of all these division representatives to complete review and determine code requirements for the project. The committee meets 2-3 times a month to review projects.

Developer Fees

Project application fees, permit fees, and developer fees must be considered in the development and/or construction of new housing. There are several types of fees that apply to housing developments. These include: 1) general fees charged by planning departments for processing use permits, zoning amendments and variances, tentative subdivision maps, design and environmental review and appeals; 2) fees levied by building and public works departments for plan and engineering checks and inspections; 3) fees charged for city-provided utility connections such as sewer and water; and 4) growth or "capital facilities" fees for such infrastructure improvements, including those imposed by the county.

The growth fees are intended to offset the costs of a particular new development's infrastructure demands; the practice began after the passage of Proposition 13, the tax revolt initiative passed in 1978, which greatly limits localities ability to raise property taxes to cover increasing public service costs.

TABLE I
Developer Fees, 1992

Dwelling Unit Type	City Fee	County Fee	Total
Single Family Residence	$5,427	$2,929	$8,356
Mobile Home	$3,911	$2,929	$6,840
Duplex (per unit)	$4,838	$1,923	$6,761
Multiple Family	$3,475	$1,923	$5,398
Multiple Family (Senior Citizen only)	$3,475	$999	$4,474

Because developer fees can act as a constraint on the development of affordable housing, fee discounts, deferrals, and/or waivers are available for projects that include very-low and low-income units or elderly units. In addition, the Stanislaus County Housing Authority and other nonprofit sponsors of housing for very-low income households can apply for exemptions from the County fees.

Article 34

Article 34 of the California State Constitution requires that public entities obtain voter approval before they "develop, construct or acquire" a public housing project. The provision of this state law can represent a significant governmental constraint because there is often considerable public opposition to these types of project at the neighborhood level. A local referendum has approved the development of the 80-unit Senior Housing project at Old Stockton Road. This project was completed in 1992, and provides 100% affordable housing for very-low income senior citizens.

3.3 Housing Opportunities

In addition, State law requires that each Housing Element address specifically the land areas and sites available for particular types of housing and shelter, not only single-family and multi-family sites, but sites for manufactured housing and emergency shelters and transitional housing as well.

AVAILABILITY OF LAND AND SERVICES FOR RESIDENTIAL DEVELOPMENT

Land. Currently (1999) there are approximately 190 acres of vacant residential land within the city limits. Much of this vacant land within the city was committed to residential development. For example, 61 acres of land were either under construction or had secured final approval for development, for a total of 85 single family homes. Another 77 acres had received tentative map approval for the development of 332 single family homes. Within the city limits, 52 acres of vacant residential land have not been committed for development and have a potential for approximately 226 units.

The General Plan includes substantial land for new residential development in various types of land use designations, as summarized in Table J. This table lists the acreage of vacant or agricultural land according to its residential land use designation, and the number of dwelling units which could be potentially developed, assuming average densities allowed under the General Plan. These estimates are conservative in nature as they do not account for units which could be developed using density bonus provisions.

TABLE J

LAND AVAILABLE FOR RESIDENTIAL DEVELOPMENT
General Plan Designation

Land Use Designation	Max.Density	Acreage	Units[1]
Low Density Residential	6 du/acre	190	1,140
Medium Density	14 du/acre	14.54	161
High Density Residential	28 du/acre	20.31	432
Planning Areas (SOI)	7 du/acre	1,545	10,815
	Total	**1,769.85**	**12,548**

[1]Assumed at 80% of maximum density, deductions included to account for land dedicated to schools and parks. Source: City of Oakdale General Plan

As outlined in Chapter 4, housing programs (e.g. density bonus, incentives, down payment assistance for first-time homebuyers, and second units) are included in the Housing Element to encourage development of affordable housing. Also addressed are services which illustrate the capacity to extend services to newly developing areas where additional affordable housing can be developed.

Identified Sites

The sites listed in Table K are those identified in the survey within the existing city limits or on its immediate periphery considered suitable for multi-family development. Table L identifies sites that are underutilized (i.e., large parcels with only one housing unit). Underutilized sites should be considered a priority after development of the vacant sites.

Both of the following tables, have been revised to more accurately reflect the estimated number of very-low and low income units, based upon current available funding sources. Current resources for multi-family development include Community Development Block Grants, HOME funds, Redevelopment 20% Set-Aside Funds, and Low Income Tax Credits, HUD Section 8, 202 and 811 programs - all of which competitively target the very low and low income.

The revisions do not exclude the development of projects at Market rate rents, which are often times affordable to lower income households, based upon the HUD Maximum rents, adjusted for family size. The following sites are the most suitable for multi-family development and are currently the City's first priority for consideration based upon information known about the sites. Futhermore, based on the data below, there are sufficient sites with zoning and infrastructure to accommodate the city's share of regional housing needs (in addition to the units already completed – refer to Page 3-3).

In addition to the units completed (Table D), within recent years, there have been several in-fill projects completed, which have provided approximately 8 duplexes (16 units) affordable to lower income households.

TABLE K
SITES SUITABLE FOR MULTI-FAMILY INFILL DEVELOPMENT
Vacant Sites: R-2

Site No.	Size (acres)	Location	Parcel No.	Total units	Low inc. units	V.Low inc units	Units /acre
30	6,953 sq. .ft.	707 E. "J"	64-67-01	2	2	0	11
31	6,397 sq. ft.	721 E. "J"	64-67-01	2	2	0	11
32	6,884 sq. ft.	743 E. "J"	64-67-03	2	2	0	11
37,38	5,500 sq. ft.	643 S. Sierra	129-07-06	3	1	2	11
	5,500 sq. ft.	S. Sierra	129-07-05	-	-	-	–
39	10,000 sq. ft.	237 S. Fourth	129-10-74	3	1	2	11
44/45	3,000 sq. ft.	229 S. Sixth	129-20-04	2	0	2	11
	3,200 sq. ft.	233 S. Sixth	129-20-05	--	0	--	11
48	10,500 sq. ft.	435 W. "H"	130-30-02	3	3	0	11
			Subtotal	**17**			

Vacant Sites R-3

Site No.	Size (acres)	Location	Parcel No.	Total units	Low inc. units	V.Low inc units	Units /acre
10,11	.524,.114	Hallman Ln	64-24-07,08	13	11	2	22
18	4 acres	E "G" St.	64-47-37	88	44	44	22
35	1.38 acres	Sierra & 4th	129-02-01	30	15	15	22
36	2,500 sq. ft.	348 S. Fourth	129-04-57	1	1	0	22
40	7,500 sq. ft.	508 N. Fifth	129-13-27	2	1	1	22
41	7,113 sq. ft.	N. Sixth	129-18-20	2	1	1	22
42	7,000 sq. ft.	E. "E"	129-18-21	2	1	1	22
43	7,336 sq. ft.	E. "E"	129-18-22	2	1	1	22
46	7,078 sq. ft.	S. Sixth	129-21-25	2	1	1	22
47	5,000 sq. ft.	S. Third	130-05-68	1	1	0	22
			Subtotal	**143**			
	Total Multi-family Units (R-2 and R-3)			**160**			

The following sites are also ready for development but do not currently have the necessary development approvals needed for development, and would therefore be considered as second priority for development. As an update, in the past five years there have been approximately five in-fill rental housing developments completed, totaling 18 units, all of which are affordable to lower income households. In addition, the City, on the average approves two to three second dwelling units per year.

TABLE L

SITES SUITABLE FOR MULTI-FAMILY INFILL DEVELOPMENT

Vacant Sites - R-2

Site No.	Size (acres)	Location	Parcel No.	Total units	Low inc. units	V.Low inc units	Units /acre
9	1.25 acres	601 Pederson	64-22-22	14	7	--	11
13	2.932 acres	E. "F" St.	64-43-16	32	16	16	11
14	4.487 acres	E. "F" St.	64-43-17	49	35	14	11
33	1.06 acres	390 Pederson	64-67-19	11	5	–	11
			Subtotal	**106**			

Vacant Sites - R-3

Site No.	Size (acres)	Location	Parcel No.	Total units	Low inc. units	V.Low inc units	Units /acre
15	1.13 acres	245 Arboles	64-45-02	24	12	12	22
25	11.05 acres	E. "G". St.	64-55-02	243	81	81	22
			Subtotal	**267**			
	Total Multi-family Units (R-2 and R-3)			**373**			

The following underutilized sites do not currently have the necessary infrastructure needed for development, and would therefore be considered as third priority for development.

TABLE M

SITES SUITABLE FOR AFFORDABLE MULTI-FAMILY HOUSING DEVELOPMENT
Underutilized Sites - Needing Infrastructure

Site No.	Size (acres)	Location	Parcel No.	Total units	Low inc. units	V.Low inc units	Units /acre
3	1.05 acres	W. "F" St.	63-16-32	22	14	8	22
17	3.48 acres	"G" St .	64-46-76	38	19	19	11

Total Multi-family Units (Underutilized) 60

(Source: City of Oakdale Planning and Community Development Department.)

The following sites are located in future Planning Areas and do not currently have the necessary development approvals, including annexation or infrastructure needed for development, and would therefore be considered as last priority for development at this time.

TABLE N

SITES SUITABLE FOR AFFORDABLE MULTI-FAMILY HOUSING DEVELOPMENT
New/Future Planning Areas (Sphere of Influence)

Area No.	Size (acres)	Location	Parcel No.	Total units	Low inc. units	V.Low inc units	Units /acre
3	35.51	W. "F" St.	Various	391	129	78	11
4	26.65	W. "F"/Crane	Various	293	97	58	11
	8.6	" "	Various	189	95	62	22
5	9.2	S. Crane/Lexington	Various	101	33	33	11
	8.13	" "	Various	180	59	59	22
8	18.73	N.Sterns/"F"	Various	206	68	41	11
9	2.95	S. Sterns/"F"	Various	32	16	16	11

Total Multi-family Units (Planning Areas) 1,392

Source: City of Oakdale Planning and Community Development Department. Please note: Areas 4 and 5 have been annexed to the City (1998), adding to the inventory of available sites for development.

Capacity of Sewer, Water and Drainage Facilities for Future Growth

The availability of infrastructure including improvements or extensions to developing areas of the city are necessary prior to development. For certain locations this can limit the development potential of certain properties until adequate services are available. Other projects may have problems with

providing necessary infrastructure in areas that are not adjacent to existing development. In order to insure that public facilities will continue to provide adequate services for the citizens of the City of Oakdale, sewer system and water system master plans have been prepared covering a twenty year planning period that will take the community well into the twenty-first century. Thus, current capacity for these facilities would serve approximately 1,500 residential units, and thereby accommodating the city's share of regional housing needs.

Manufactured or Factory-Built Housing

Government Code Sections 65852.3 and 65852.4, as amended in 1988, provide for manufactured housing in single-family residential zones. These statues require the City to allow the installation of manufactured homes on a permanent foundation on lots zoned for single-family residences. Manufactured homes must be certified on lots zoned for single-family residences. Manufactured homes must be certified under the 1974 National Manufactured Housing Construction and Safety Standards Act. The City may apply setback, side yard, parking, and other development standards, which it would apply to a conventional house on the same lot. Manufactured housing/mobile homes can be located in any residential area in the City as a principal use (by right).

The City of Oakdale has been in compliance with these statutes since their effective date. The City requires only that the structure be attached to a permanent foundation and be in compliance with all applicable building regulations when placed on individual lots outside of a mobile home park. This regulation is also consistent with conventional financing/lending requirements.

There are five mobile home parks within the City. Currently, there are not any undeveloped mobile home parks in the City. There are several sites in the City that are suitable for a mobile home park, however, no requests have been received from the property owners of these sites.

Oakdale Redevelopment Agency Low and Moderate Income Housing Fund

As per State Law (AB265), all redevelopment project areas in the state must set aside 20% of tax increment revenues for increasing and improving the community supply of low and moderate income housing. Furthermore, Chapter 1140, Statutes of 1989 amended the Housing Element Law to require the housing program of an element to include a description of the use of moneys in the Redevelopment Agency Low and Moderate Income Housing Fund.

The City of Oakdale established the Oakdale Redevelopment Agency Low and Moderate Income Housing Fund in 1986. It is estimated that between 1990 and 1997, 1.8 million dollars in set-aside funds were accumulated and subsequently expended. These funds have been used for the development and construction of the 80-unit (100 percent affordable) Oak Haven Senior Housing Project; Transitional Housing for battered women and their children, and for the development and implementation of a Down Payment Assistance Program for first time home buyers. Currently, on an annual basis, the Housing Fund provides funds to lower the debt service on Oak Haven, and the first-time homebuyer program.

Jobs Housing Balance

The issue of jobs-housing balance is contained in many housing elements. In order to plan for the provision of housing, which matches the financial capabilities of the existing jobs in the area, it is necessary to collect, quantify and classify this type of information. It is also included to encourage the types of employment opportunities which match the skills of the persons who presently reside in the area.

In essence, for a community to have one job for each household within a specific area, it is desirable to achieve the following:

1. A reduction in vehicle miles traveled (for home-work-home trips).
2. A reduction of air pollution (less time traveled).
3. Improved quality of life (more time for family and recreation).
4. Increased sense of community.

The ideal balance of jobs to housing units is expressed as 1:1, or one job to one housing unit. As a result of two wage earners per family, recent trends indicate that a ratio of 2:1 might be more appropriate. The state-wide ratio of jobs to housing is one job to 2.3 households. Stanislaus County estimates the unadjusted county-wide rate is one job per 3 households. Oakdale's ratio of jobs to housing is presumed to be even higher than the county-wide ratio due to the top six nonseasonal employers alone employing over 1,900 workers. The 1990 Census data reveals that about 15-percent of Oakdale's residents currently commute to jobs outside the County.

In comparison to other counties in the Bay Area and the Central Valley, Stanislaus County is a low labor cost market. In 1990, comparative wages for occupations commonly in demand were more than a dollar lower in the County than in the next lowest County, Sacramento. This results in a disadvantage trapping many in the low-wage economic structure with consequential affordable housing impacts. Many of the newcomers to the Oakdale area and the County are of a different socioeconomic and cultural profile.

In 1991, a study conducted in concert with Pacific Gas and Electric Company titled "The Oakdale Business Climate Assessment and Target Industry Study (December 1991)" noted that newer residents tend to have expectations, skills and educational and income levels that are distinct from the native population of the Oakdale labor shed.

A review of a comparative demographic characteristics of labor shed population centering on Oakdale versus Ceres versus Lathrop reveals the following labor shed characteristics in a 10-mile radius for Oakdale.

- There are fewer jobs per household in the Oakdale labor shed versus the other two communities.
- The Oakdale labor shed area has less ethnicity.
- The average household income is higher in the Oakdale area.
- There are a larger percentage of people with some college or who are college graduates in the Oakdale labor shed area.

DEMOGRAPHIC CHARACTERISTICS OF THE LABOR SHED POPULATION 1990 (TEN MILE RADIUS)

	OAKDALE	CERES	LATHROP
Private Sector Jobs	28,987	87,901	64,762
Jobs/Household Ratio	60.6%	68.3%	94.1%
Population	118,234	302,178	191,695
Adult Population	86,256	217,659	118,253
% White	91.7%	88.3%	65.7%
% Nonwhite	7.6%	11.6%	34.3%
% Hispanic	14.5%	19.6%	30.5%
Households	47,803	128,746	68,854
% Moved Last Year	14.6%	18.0%	16.8%
% Moved Last 5 Years	49.9%	55.3%	51.4%
Average Household Income	$39,441	$34,364	$29,118
Under $15,000	21.0%	27.4%	34.5%
$15 - 25,000	18.1%	19.0%	19.2%
$25 - 35,000	16.4%	16.3%	15.9%
$35 - 50,000	19.3%	18.0%	16.6%
Over $50,000	25.2%	19.2%	13.8%
Median Age	32.7	32.0	30.4
Under 18	27.0%	28.0%	29.7%
18 - 24 Years	10.8%	10.3%	11.8%
25 - 44 Years	31.2%	31.9%	29.0%
45 - 64 Years	19.4%	17.6%	17.0%
65 Years and Older	11.5%	12.2%	12.5%
Median Years School (1980)	12.6%	12.4%	12.0
No High School	31.4%	37.0%	49.2%
High School Graduate	33.2%	31.6%	29.2%
Some College/Graduate	35.4%	31.3%	21.6%

Source: Donnelley Marketing Information Services
Courtesy Pacific Gas and Electric Company

4.0 Goals, Policies and Programs

This section of the Preliminary Draft Housing Element contains goals, policies and programs the City considered as part of its General Plan Update Program during the years of 1992 - 1997 and onward for adoption. They have been developed based on discussions with the City Council and Planning Commission. As a general housing aim, the City will seek to provide and maintain attractive residential neighborhoods with a variety of dwelling types and prices affordable to all segments of the population. The City's approach will be multifaceted using a list of programs and tools to address our needs.

The City's efforts will be to target its resources (primarily redevelopment funds) for leverage towards deferring or financing certain facility fees and processing costs for qualified projects, as well as providing match funds for grant applications (e.g., state CDDBG, HOME funds.)

The fundamental purpose of a Housing Element is achieved through the implementation of "Programs". These programs are intended to be consistent with the General Plan "Policies" which, in turn, are consistent with the Housing Element "Goals". In other words, the specific attention should be focused on the programs, which include quantified objectives for meeting the future housing needs for the City of Oakdale. The following outlines the use of the terms Goals, Principles, Objectives, Policies and Action Programs:

A. GOALS AND PRINCIPLES:

A goal is a direction-setter. It is an ideal future end, condition or state related to the public health, safety or general welfare toward which planning and planning implementation measures are directed. A goal is a general expression of community values and, therefore is abstract in nature. In contrast a principle is a base assumption, fundamental rule or doctrine guiding General Plan policies, proposals, standards and implementation measures.

B. OBJECTIVES AND POLICY:

An objective is a specific end, condition or State, which is an intermediate step towards attaining a goal. Should be achievable and when possible measurable and time specific.

Policy is a guideline to decision making, clear commitment of the City. It is effectuated by implementation measures or Action Programs. To serve as an effective guide, it must be clear and unambiguous.

C. PROGRAMS AND QUANTIFIED OBJECTIVES:

A program is intended to set forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of monies in a Low and Moderate-Income Housing

Fund of an agency if the locality has established a redevelopment project area pursuant to the Community Redevelopment Law.

The housing element must also include quantified objectives which specify the maximum numbers of housing units that can be constructed, rehabilitated, and conserved within a five-year time frame, based on the needs, resources, and constraints identified in the housing element (Government Code Section 65583[b]). The number of units that can be conserved should include a subtotal for the number of existing assisted units subject to conversion to non-low-income uses, which can be preserved for lower-income households. Whenever possible, objectives should be set for each particular housing program, establishing a numerical target for the effective period of the program.

SUMMARY OF CITY GOALS, OBJECTIVES AND POLICIES

GOAL #1 **Meet the Needs of All the People and Accommodate A Growing Economy**

Principle: *Maximize Housing Choice Throughout the Community to Match Housing Supply With Need and Provide Safe and Decent Housing*

OBJECTIVE 1: Insure that affordable housing programs are a shared effort between the State, County, City, Community and Developers.

Policy 1: Promote a sufficient inventory of developable land to accommodate the need for new units of this element.

Policy 2: Work with Redevelopment Agency to establish policy guidelines for expenditures of the housing set- aside monies.

Policy 3: Include a mix of housing prototypes to provide increased opportunity for diverse income groups in existing and newly annexed areas.

OBJECTIVE 2: Implement a variety of institutional actions by the City that will help achieve greater housing affordability.

Policy 4: Make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all City residents regardless of age, sex, family status, income or source of income, race, creed, national origin or disabilities.

Policy 5: Work to establish programs to assist in the removal of constraints to the production of housing, where feasible.

Policy 6: Work to promote energy conservation activities in all residential neighborhoods.

Policy 7: Establish and/or support programs to supply below-market housing for very-low, low and moderate-income households, as well as market rate housing.

OBJECTIVE 3: Insure the provision of affordable and special needs housing doesn't diminish the design quality or the character of the community nor stigmatize the occupants of the units or new neighborhoods.

Policy 8: Work to supply housing for the unmet needs of special needs groups, including the disabled, the elderly, the homeless, and large families.

Policy 9: Maintain the supply of safe, decent and sound affordable housing through the conservation and rehabilitation of existing housing stock.

Policy 10: Focus the use of resources for housing rehabilitation and assisted housing for those neighborhoods and residents having the greatest need for housing assistance.

Policy 11: Make a maximum effort to preserve, units in assisted housing developments that are eligible to change to non low-income uses.

Policy 12: Disperse affordable units as defined by State Title 25 Criteria throughout the existing and newly annexed areas, making sure that it is integrated with market- rate housing.

Policy 13: Insure that affordable housing is built in a manner that does not diminish the quality of the community.

GOAL #2 **Better Decisions Through Facility and Fiscal Strategic Planning For Long Term Health and Prosperity**

Principle: *Choose boundaries that have natural or logical barriers.*

Principle: *Growth and development planned in an orderly manner.*

Principle: *All new public facilities and improvements are consistent with the Public Facility Plan.*

OBJECTIVE 1: Adequate essential services at a reasonable cost to support existing and future development.

Policy 14: Growth shall be timed and monitored to ensure it does not cause a significant long-term reduction in the ability of public agencies to providing services and facilities.

Policy 15: Services and resources shall be used in an efficient manner to ensure that adequate public facilities are available throughout the City.

Policy 16: Development shall mitigate impacts on City infrastructure and services.

OBJECTIVE 2: Insure that facilities are coordinated and health codes are enforced among all government levels.

Policy 17: City's planning activities shall be coordinated with other affected or responsible governmental agencies.

Policy 18: Conflicts between residential development and other land uses shall be minimized.

Policy 19: In residential areas where the present noise environment is deemed acceptable such areas shall be classified as sensitive and be protected.

IMPLEMENTATION PROGRAMS DESCRIPTION

The following is a list of proposed Housing policies and their accompanying implementation programs. Goals, principles and objectives are not restated. Also identified is the responsible agency, source of funding, quantifiable objectives.

Policy 1: Promote a sufficient inventory of developable land to accommodate the need for new units of this element.

1a. Annexation
Project Description: Existing. On an ongoing basis, the City shall annex land adjacent to existing corporate boundaries and zone for residential uses, an amount of land sufficient to accommodate the City's Fair Share Allocation for new units and to avoid limited supply significantly affecting land prices at a minimum. The City will attempt to ensure at a minimum there is always a seven-year supply of land per its growth projections.
Quantified Objective: 2,000 units (1,492 single family, 508 multi-family)
Time Frame: Ongoing
Responsible Agency: Housing Developers, CDD Department, PC, CC
Funding Source: Development Application Processing Fees

Policy 2: Work with Redevelopment Agency to establish policy guidelines for expenditures of the housing set-aside monies.

2a. Redevelopment Low and Moderate-Income Housing Fund
Program Description: Existing. State law (AB 265) required that all redevelopment project areas in the state, to set-aside 20-percent of tax increment revenues for increasing and improving the community's supply of low and moderate income housing. Furthermore, Chapter 1140, Statutes of 1989 amended the Housing Element to include a description of the use of monies in the Redevelopment Agency's Low and Moderate Income Housing Fund. Current funds are being used to assist an 80-unit Senior Project and four homes for transitional housing.
Quantified Objective: 80 Very-Low Income Rental Units, 4 Transitional Housing Units

Time Frame: Spring 94'
Responsible Agency: RDA
Funding Source: Low and Moderate Income Housing Fund, Low Income Housing Tax Credits.

2b. Article 34 Referendum
Program Description: Article 34 of the California State Constitution requires the City to obtain voter approval before they "develop, construct or acquire" a low-rent Housing Project.
Quantified Objective: 80 Units
Time Frame: Approved
Responsible Agency: RDA, CC, Stanislaus County Housing Authority
Funding Source: N/A

2c. Down Payment Assistance Program -
Program Description: In conjunction with the City of Oakdale Redevelopment Agency, the Stanislaus County Affordable Housing Corporation (STANCO) and local lenders, a Down Payment Assistance Program has been established to assist very low, low and moderate income households in purchasing a home within the City of Oakdale. Funding for the program may include Redevelopment Agency Housing Set-Aside Funds, and HOME or CDBG funds.
Quantified Objective: 20 Very-Low to Low-Income Households
Time Frame: On-going
Responsible Agency: City, Realtors, Lenders, Nonprofit Housing Counselors
Funding Source: Redevelopment Housing Set-Aside Funds, CDBG, HOME

Policy 3: Include a mix of housing prototypes to provide increased opportunity for diverse income groups in existing and newly annexed areas.

3a. Density Bonus
Program Description: Existing. Grant density bonuses for the provision of affordable housing units as required by state law, which provide for 25 percent of the units for rent or sale to lower income households. The City's density bonus ordinance may provide incentives such as: reduction in lot sizes, off-street parking requirements, assistance with public improvements, land costs, waiver of fees (e.g. processing fees, connection fees).
Quantified Objective: 94 units (Oak Haven, Arbor Court)
Time Frame: Ongoing
Responsible Agency: PC, CC
Funding Source: No Cost

3b. Manufactured Housing
Project Description: Existing. Allow manufactured housing/mobile homes in all residential districts provided that it meets the same standards as conventional housing and is placed on a permanent foundation. City Zoning Code also permits the temporary use of mobile homes for medical circumstances in both residential and commercial zones.

Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: CDD Department
Funding Source: Applications

3c. Second Units/Granny Units/Accessory Units
Program Description: Existing. Encourage the use of second units in single-family residential areas, where the second unit neither adversely affects nor alters the character of the surrounding single-family residence. During the Spring of 1992 the City amended its Zoning Code to allow opportunities for second unit dwellings in the R-1 District.
Quantified Objective: 8 units
Time Frame: Ongoing
Responsible Agency: CDD Department, PC
Funding Source: Applications

Policy 4: **Make a strong commitment to the issue of fair housing practices, as well as ensure that fair housing opportunities prevail for all City residents regardless of age, sex, family status, income or source of income, race, creed, national origin or disabilities.**

4a. Complaint Referral
Program Description: New. The City will accept complaints for forwarding to the California Department of Fair Employment and Housing and shall make available to the public information on the enforcement activities of the State Fair Employment and Housing Commission.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: City Staff
Funding Source: General Fund

4b. Fair Housing
Program Description: The City of Oakdale participates in local fair housing strategies, including collaborating with the local Fair Housing Agency - Project Sentinel, as well as other federal and state fair housing agencies to help identify the impediments to fair housing choice which may be identified when working with clients. In addition, ongoing efforts in becoming familiar with community identified impediments and/or working with other community-wide public and private resources to help develop fair housing strategies applicable to City related programs and services.

Furthermore, in partnership with local participating jurisdictions in Stanislaus County, the City will participate in the Annual April is Fair Housing Month to promote and publicize fair housing throughout the County.

In addition, the City of Oakdale has an adopted policy to affirmatively further fair housing by complying fully with all federal, state, and local non-discrimination laws and in accordance with the

rules and regulations governing Fair Housing and Equal Opportunity in housing and employment.

Quantified Objective: Not Quantifiable
Time Frame: On-going
Responsible Agency: City Staff, Project Sentinel
Funding Source: Not Applicable

4c. Handicapped Barrier Removal Program
Program Description: New. This program provides free technical advice on removing ability barriers from home or property, and is administered by the Modesto Independent Living Center
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: Modesto Independent Living Center
Funding Source: Not Applicable

Policy 5: Work to establish programs to assist in the removal of constraints to the production of housing, where feasible.

5a. Annual Report of General Plan
Program Description: In accordance with state law, an annual review of the General Plan must be reviewed by the CC. This review must include the progress of the Housing Element in meeting its share of the regional housing needs. In order to fulfill this requirement the City will monitor its Housing Element yearly to check on program implementation.
Quantified Objective: Not Quantifiable
Time Frame: Annually
Responsible Agency: CDD Department
Funding Source: General Fund

5b. Multi-Family Developer Incentive Program
Program Description: Consider development of a discount or exemption program for Capital Facilities Fees (developer fees). The program would be considered available for the Stanislaus County Housing Authority and other recognized nonprofit sponsors for housing or via development agreements for qualified very-low and low-income households. For these projects, required developer construction fees may be considered for deferment of payment of Capital Facility Fees until occupancy building permit issuance.
Quantified Objective: 80 units Very-low (40) and Low (40)
Time Frame: Ongoing
Responsible Agency: City Administrator, CD Department, CC
Funding Source: Redevelopment Fund

5c. Priority Processing for Affordable Housing Projects
Program Description: New. Time is a very important factor in the cost of a housing project. It is especially important to the economic feasibility of very-low, low and moderate income housing,

thus, the City will give such projects priority in application processing. This priority will extend to building inspections carried out during various phases of the construction process. This program would only apply to projects, which at the onset identify themselves as including units for qualified income categories, or based on development agreements following project approvals.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: CC, CDD Department
Funding Source: Application

5d. Reduction of Parking Standards
Program Description: Existing. The City of Oakdale will continue to allow a reduction in parking standards for senior citizen housing developments.
Quantified Objective: 80 units
Time Frame: 1994
Responsible Agency: PC, CC
Funding Source: Application

5e. Streamline Application Process
Program Description: Existing. Continue efforts to streamline and improve the development-review process, as well as eliminate any unnecessary delays and restrictions.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: CDD Department
Funding Source: No Cost

5f. Revise Development Codes
Program Description: New. Review for revision zoning and subdivision codes to provide more flexibility in residential and multi-family standards and lot size. Concepts that will be reviewed include: zero-lot line, flag lots and "Z" lots. The City's Specific Plan and/or Planned Development ordinance allows
Quantified Objective: 48 units
Time Frame: Ongoing
Responsible Agency: CDD Department
Funding Source: No Cost

5g. Jobs Housing Balance
Program Description: New. On an ongoing basis, the City shall maintain as sufficient inventory of land zoned for commercial and industrial uses to permit economic development necessary to provide employment for the new households identified in the Fair Share Allocation Plan.
Quantified Objective: Not Quantifiable
Time Frame: Annually Review Ratios and Availability
Responsible Agency: CDD Department, CC
Funding Source: General Fund, Applicant

5h. Review of Regulatory Requirements

Program Description: New. The City shall review any proposed regulatory requirements in light of goals and policies of the General Plan and in particular, weigh the benefits of such requirements against their potential effect on the cost of housing and the City's policies to promote affordable housing.
Quantified Objective: Not Applicable
Time Frame: Ongoing
Responsible Agency: City Administrator, CD Department
Funding Source: Not Applicable

Policy 6: Work to promote energy conservation activities in all residential neighborhoods.

6a. Energy Conservation
Project Description: Existing. The City will enforce state requirements, including Title 24, for energy conservation in new residential projects and encourage developers to employ additional energy conservation measures with respect to the siting of buildings, landscaping, and solar access.
Quantified Objective: N/A
Time Frame: Ongoing
Responsible Agency: CDD Department
Funding Source: No Cost

6b. Distribution of Smoke Detector Devices
Program Description: New. The City will develop a program to distribute smoke detectors, free of charge or at a reduced rate to rehabilitation clients or households having such a need.
Quantified Objective: 20 lower income households per year
Time Frame: Ongoing
Responsible Agency: Fire Department, Local Clubs/Organizations
Funding Source: Volunteer Associations (Fire Association, Kiwanis)

Policy 7: Establish and/or support programs to supply below-market housing for very-low, low and moderate income households, as well as market rate housing.

7a. Nonprofit Housing & Senior Housing Development Corporation
Program Description: Existing/Expand. Consider expanding the existing Senior Housing Corporation to also promote, assist and/or sponsor housing developments for non-senior lower income families. The City will consider establishing a Citywide publicly-assisted in addition to the current senior project.
Quantified Objective: 80 Units
Time Frame: 1994
Responsible Agency: RDA, CC
Funding Source: RDA

7b. Community Reinvestment Act

Program Description: New. The City shall seek to establish a program to work with local Community Reinvestment Act lenders. This program could benefit the developers/builders, as well as commercial lenders interested in funding construction loans for low-income housing. This group would strategize how they can best assist the community and other programs identified.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: Lenders, Bankers, CC, Developers
Funding Source: No Cost

7c. HOME Investment Partnership Act (HOME)

Program Description: New. Participate in the HOME program, by applying to the State Department of Housing and Community Development to expand the City's Down Payment Assistance Program, and other eligible affordable housing programs
Quantified Objective: 20 single family homes for very low to low income first time homebuyers
Time Frame: Ongoing
Responsible Agency: City Administrator, CDD Department
Funding Source: State Department of Housing and Community Development (HCD)

7d. Support Nonprofit Housing Sponsors

Program Description: Existing. Support nonprofit corporations such as: Habitat for Humanity, Self-Help Enterprises, Desarollo Latino-Americano, Inc. (DLA) and Stanislaus County Affordable Housing Corporation in their efforts to make housing more affordable to lower income households.
Quantified Objective: 20 single family
Time Frame: Ongoing
Responsible Agency: N/A
Funding Source: Redevelopment Agency

7e. Section 8 Certificate Program

Program Description: Existing. Under this program, eligible participants pay a maximum of 30-percent of their income for rent. The program then pays the difference between the rent the participants pay and the total (market rate) rent of the unit.
Quantified Objective: N/A
Time Frame: Ongoing
Responsible Agency: Stanislaus County Housing Authority
Funding Source: HUD

7f. Federal Low-Income Tax Credits

Program Description: Existing, but limited source of funding. Encourage the use of Federal Tax credits for the production of low-income housing. City staff will research the use of Federal Tax Credits and request application packets from the Mortgage Bond Allocation Committee; prepare an information summary to inform prospective users of the program.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: Affordable Housing Developers

Funding Source: No Cost

7g. Mortgage Credit Certificates
Program Description: New. Mortgage Credit Certificates allow first-time home buyers to take 20-percent of their annual mortgage interest as a dollar-for-dollar tax credit against their federal income tax. Certificates are issued by a local agency (e.g. Housing Authority) and are most applicable for moderate-income households.
Quantified Objective: 10 low/moderate income units
Time Frame: Ongoing
Responsible Agency: Stanislaus County Housing Authority, Federal Government (IRS)
Funding Source: Not Applicable

7h. Mortgage Revenue Bonds (MRBs)
Program Description: Existing. Encourage the participation in Single Family and/or Multi-Family Mortgage Revenue Bond (MRB) programs, when market conditions stimulate developer participation. MRB's provide tax-exempt financing to first-time home buyers.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing (when funds are available)
Responsible Agency: State Government, housing developers
Funding Source: State Bond Funds, when available

7i. State Bond Programs
Program Description: The City shall seek to secure state bond financed funds, such as Proposition 84 and 107 Bond funds, which provide financing for several affordable housing programs. One such program makes low interest deferred payment loans to public and private developers to develop affordable rental housing. Proposition 107, the "Housing and Homeless Bond Act 1988", provides funding for the following: emergency shelters and transitional housing for homeless person; the development of new rental housing that meet the needs of the elderly and disabled; the purchase and/or rehabilitation of residential hotels; and provides home purchase assistance for first-time home buyers.
Quantified Objective: Not Quantifiable
Time Frame: Apply for Funding on Annual Basis
Responsible Agency: State Government, Voting Public
Funding Source: State Bond Funds

Policy 8: Work to supply housing for the unmet needs of special needs groups, including the disabled, the elderly, the homeless, and large families (families with five or more persons).

8a. Handicapped Accessible Housing
Program Description: Existing. The City shall continue to comply with the 1988 requirements for disabled and physically handicapped persons for public and multi-family housing.
Quantified Objective: All units
Time Frame: Ongoing

Responsible Agency: CDD Department
Funding Source: Application

8b. Coordination with Agencies Serving the Homeless
Program Description: Existing. The City shall continue to work with agencies such as the County Social Services Agency, Women's Haven, the Community Housing and Shelter Services and the United Way.
Quantified Objective: Not Quantifiable
Time Frame: Ongoing
Responsible Agency: City Administrator, CDD Department, CC
Funding Source: No Cost

8c. Transitional Housing Program
Program Description: Existing. The City will work with Homeless Service Agencies in providing transitional shelter and counseling services to homeless families.
Quantified Objective: 4 Transitional Housing Units
Time Frame: 1997
Responsible Agency: Women's Haven and Homeless Service Agencies
Funding Source: CDDBG, HUD, State Emergency Shelter Grant Funds, FEMA Funds, Local Contributions

8d. Child Care Facilities
Program Description: Existing. During the Spring of 1992, the City amended its zoning code, which expanded the location where child care and day care facilities can be located to include all commercial and industrial districts.
Quantified Objective: Not Quantifiable
Time Frame: Accomplished
Responsible Agency: CDD Department
Funding Source: No Cost

8e. Low-Income Senior Renters Assistance Program
Program Description: New. Establish a Renters Assistance or Discount Program to assist seniors who would be tenants at the Senior Complex located at Old Stockton Road.
Quantified Objective: 80 units
Time Frame: 1994/1995 Establish Program
Responsible Agency: RDA, Senior Housing Corporation
Funding Source: Senior Housing Corporation

Policy 9: Maintain the supply of safe, decent and sound affordable housing in the City of Oakdale through the conservation and rehabilitation of the City's existing housing stock.

9a. Nuisance Prevention
Program Description: Existing. The City will maintain nuisance ordinances and provide administrative and legal support to prevent residents from contributing to deterioration of homes or

Policy 11: The City of Oakdale should make a maximum effort to preserve, for its low-income households, the units in assisted housing developments that are eligible to change to non-low-income uses, due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions.

11a. Coordination with Other Agencies to Monitor At-Risk Projects

Program Description: New. The City of Oakdale will work with the California Housing Partnership Corporation (CHPC). The CHPC provides support to localities and nonprofit housing corporations in addressing a wide range of preservation opportunities. The City of Oakdale will monitor any at-risk assisted housing projects on an annual basis. The City will keep in touch with the necessary agencies and sources, such as the Housing Authority, the owners of the at-risk units, HCDD and HUD. This contract is essential and will help the City to be aware of any situation where assisted units are in danger of converting to non low-income housing uses.
Quantified Objective: Not Quantifiable
Time Frame: Annually
Responsible Agency: City Administrator/CDD Department
Funding Source: No Cost

Policy 12: Disperse affordable units as defined by State Title 25 Criteria throughout the existing and newly annexed areas, making sure that it is indistinguishable and integrated with market-rate housing.

12a. Lot Size and Unit Size Reduction

Consider Code Amendment, which permits smaller lots without PD process, provided they are not clustered.
Quantified Objective: 12 Units (PD-40: 2- Very Low Income, 2- Low Income and 8 Moderate Income
Time Frame: PD Approved April 1993, Completed Winter 1998
Responsible Agency: CDD Department, PC, Redevelopment Agency, Developer
Funding Source: RDA Funds, Developer Incentives

Policy 13: Insure that affordable housing is built in a manner that does not diminish the quality of the community.

Policy 14: Growth shall be timed and monitored to ensure it does not cause a significant long-term reduction in the ability of public agencies to providing services and facilities.

Policy 15: Services and resources shall be used in an efficient manner to ensure that adequate public facilities are available throughout the City.

15a. Public Facilities Plan (PFP)
Program Description: In progress. The City shall continue its efforts to upgrade and expand public facilities and services necessary to provide for the health, safety and well being of its residents. As part of the General Plan Update Program a PFP will also be adopted to ensure adequate facilities are available. Additionally, a Public Facilities Strategic Financing Plan will also be developed.
Quantified Objective: Ensure that the 5- to 7-year action plan can accommodate the 1,037 units as part of the City's regional fair share.
Time Frame: Target Completion Mid-93'
Responsible Agency: CDD Department, PC, CC
Funding Source: General Fund, Enterprise Accounts

15b. Public Facility Strategic Financing Plan (PFSFP)
Program Description: In progress. As part of the City's General Plan Update Program the City shall periodically review the PFSFP and monitor the fiscal status of the City as it relates to the implementation of the General Plan.
Quantified Objective: Not Quantifiable
Time Frame: Fiscal Year 1993/1994
Responsible Agency: CC, City Administrator, CDD Department
Funding Source: General Fund

15c. Annual Review of PFP and Status of City Services and Costs of Providing Services
Program Description: In progress. Annually review status of the affects of development related to levels of service including fire, water, air, sewer and streets. City development fees periodically shall be reviewed and updated as necessary.
Quantified Objective: Not Quantifiable
Time Frame: Fiscal Year 1993/1994
Responsible Agency: CC, City Administrator, CDD Department
Funding Source: General Fund

Policy 16: Development shall mitigate impacts on City infrastructure and services.

16a. Development Cumulative Impact Monitoring
Program Description: In progress. During consideration of major subdivision projects, findings will be made regarding cumulative impact analysis regarding facilities, services and the City's circulation system. Status, timing and adequacy related to the PFP should be determined. Require development to pay for infrastructure required to accommodate impacts associated with the project.
Quantified Objective: Accommodate 1,037 units through 1997
Time Frame: Target Completion Mid-93'
Responsible Agency: CDD Department, PC, CC
Funding Source: General Fund

Policy 17: City's planning activities shall be coordinated with other affected or

responsible governmental agencies.

17a. Interagency Review of Development Proposals
Program Description: Review and comment upon land use and public works related proposals submitted to or planned by other governmental agencies which involves territory in or within reasonable proximity of the City's planning boundary. Discourage land use activities in the unincorporated territory adjacent to the Primary Planning boundary, which could interfere with the implementation of the General Plan.

Policy 18: Conflicts between residential development and other land uses shall be minimized.

Policy 19: In residential areas where the present noise environment is deemed acceptable such areas shall be classified as sensitive and be protected.

19a. Develop Noise Buffer Standards and Guidelines
Program Description: In progress. Utilize standards of distance to noise, to insure residential development cannot be constructed within a determined noise district without buffers.
Quantified Objective: Accommodate 1,037 units through 1997
Time Frame: Target Completion Mid-93'
Responsible Agency: CDD Department, PC, CC
Funding Source: General Fund